



Workplace Safety &  
Insurance Board

Commission de la sécurité  
professionnelle et de l'assurance  
contre les accidents du travail

## *2003 Premium Rates Manual*



**TABLE OF CONTENTS**  
**FOR THE 2003 PREMIUM RATES MANUAL**

	<u>Page</u>
Section 1 - Introduction.....	007
a. 2003 Premium Rates Summary	
b. The Role of the Workplace Safety and Insurance Board of Ontario	
c. WSIB Funding Strategy	
d. Derivation of the 2003 Premium Rates	
e. General Classification Scheme and Data Sources	
Section 2 – Definition of 2003 Premium Rate Components.....	014
Section 3 – Summary of Allocation Rules.....	017
Section 4 – 2003 Premium Rates for Each Rate Group, by Class.....	020
Section 5 – 2003 Premium Rates, for Each Classification Unit, By Class .....	032
Section 6 – Supporting Documentation for Each Class	
Class A – Supporting Documentation.....	059
• 5-Year Historical Summary & 2-Year Projection for each of the Rate Groups	
• 5-Year Historical Summary & 2-Year Projection for the Class	
• New Claims Cost (Cost Index and Cost Per LTI)	
• Sub-Components of Overhead Expenses for each of the Rate Groups	
• Sub-Components of Overhead Expenses for the Class	
• Premium Rate Components for each of the Rate Groups for 2002 & 2003	
• Premium Rate Components for the Class for 2002 & 2003	
• Summary of Premium Rate Components	

**Class B – Supporting Documentation..... 080**

- 5-Year Historical Summary & 2-Year Projection for each of the Rate Groups
- 5-Year Historical Summary & 2-Year Projection for the Class
- New Claims Cost (Cost Index and Cost Per LTI)
- Sub-Components of Overhead Expenses for each of the Rate Groups
- Sub-Components of Overhead Expenses for the Class
- Premium Rate Components for each of the Rate Groups for 2002 & 2003
- Premium Rate Components for the Class for 2002 & 2003
- Summary of Premium Rate Components

**Class C – Supporting Documentation..... 098**

- 5-Year Historical Summary & 2-Year Projection for each of the Rate Groups
- 5-Year Historical Summary & 2-Year Projection for the Class
- New Claims Cost (Cost Index and Cost Per LTI)
- Sub-Components of Overhead Expenses for each of the Rate Groups
- Sub-Components of Overhead Expenses for the Class
- Premium Rate Components for each of the Rate Groups for 2002 & 2003
- Premium Rate Components for the Class for 2002 & 2003
- Summary of Premium Rate Components

**Class D – Supporting Documentation ..... 122**

- 5-Year Historical Summary & 2-Year Projection for each of the Rate Groups
- 5-Year Historical Summary & 2-Year Projection for the Class
- New Claims Cost (Cost Index and Cost Per LTI)
- Sub-Components of Overhead Expenses for each of the Rate Groups

- Sub-Components of Overhead Expenses for the Class
- Premium Rate Components for each of the Rate Groups for 2002 & 2003
- Premium Rate Components for the Class for 2002 & 2003
- Summary of Premium Rate Components

**Class E – Supporting Documentation..... 362**

- 5-Year Historical Summary & 2-Year Projection for each of the Rate Groups
- 5-Year Historical Summary & 2-Year Projection for the Class
- New Claims Cost (Cost Index and Cost Per LTI)
- Sub-Components of Overhead Expenses for each of the Rate Groups
- Sub-Components of Overhead Expenses for the Class
- Premium Rate Components for each of the Rate Groups for 2002 & 2003
- Premium Rate Components for the Class for 2002 & 2003
- Summary of Premium Rate Components

**Class F – Supporting Documentation..... 392**

- 5-Year Historical Summary & 2-Year Projection for each of the Rate Groups
- 5-Year Historical Summary & 2-Year Projection for the Class
- New Claims Cost (Cost Index and Cost Per LTI)
- Sub-Components of Overhead Expenses for each of the Rate Groups
- Sub-Components of Overhead Expenses for the Class
- Premium Rate Components for each of the Rate Groups for 2002 & 2003
- Premium Rate Components for the Class for 2002 & 2003
- Summary of Premium Rate Components

<b>Class G – Supporting Documentation .....</b>	<b>446</b>
• 5-Year Historical Summary & 2-Year Projection for each of the Rate Groups	
• 5-Year Historical Summary & 2-Year Projection for the Class	
• New Claims Cost (Cost Index and Cost Per LTI)	
• Sub-Components of Overhead Expenses for each of the Rate Groups	
• Sub-Components of Overhead Expenses for the Class	
• Premium Rate Components for each of the Rate Groups for 2002 & 2003	
• Premium Rate Components for the Class for 2002 & 2003	
• Summary of Premium Rate Components	
<b>Class H – Supporting Documentation .....</b>	<b>488</b>
• 5-Year Historical Summary & 2-Year Projection for each of the Rate Groups	
• 5-Year Historical Summary & 2-Year Projection for the Class	
• New Claims Cost (Cost Index and Cost Per LTI)	
• Sub-Components of Overhead Expenses for each of the Rate Groups	
• Sub-Components of Overhead Expenses for the Class	
• Premium Rate Components for each of the Rate Groups for 2002 & 2003	
• Premium Rate Components for the Class for 2002 & 2003	
• Summary of Premium Rate Components	
<b>Class I – Supporting Documentation .....</b>	<b>536</b>
• 5-Year Historical Summary & 2-Year Projection for each of the Rate Groups	
• 5-Year Historical Summary & 2-Year Projection for the Class	
• New Claims Cost (Cost Index and Cost Per LTI)	
• Sub-Components of Overhead Expenses for each of the Rate Groups	

- Sub-Components of Overhead Expenses for the Class
- Premium Rate Components for each of the Rate Groups for 2002 & 2003
- Premium Rate Components for the Class for 2002 & 2003
- Summary of Premium Rate Components

**Section 7 – Supporting Documentation for Schedule 1 ..... 590**

- 5-Year Historical Summary & 2-Year Projection for Schedule 1
- New Claims Cost (Cost Per LTI) for Each Class and for Schedule 1
- Sub-Components of Overhead Expenses for Schedule 1
- Premium Rate Components for Schedule 1 for 2002 & 2003
- Summary of Premium Rate Components

**Section 8 – Rate Group Changes ..... 596**

**Section 9 – Non-Credible Rate Groups ..... 598**

**Section 10 – Glossary of Acronyms ..... 600**

**Section 11 - Contact Information ..... 602**

# *Section 1*

## Introduction



## INTRODUCTION

### a. 2003 Premium Rates Summary

Over the past six years, the Workplace Safety and Insurance Board (WSIB) has been able to reduce the average premium rate for Schedule 1 employers by 29 per cent. Two key external factors – investment market conditions and rising health care costs – now require the WSIB to increase premium rates. These are the same pressures that have caused insurance companies and other compensation boards throughout Canada to increase premium rates in recent years.

The average premium rate for 2003 will increase by 3 per cent from \$2.13 to \$2.19 for every \$100 of insurable earnings. The decision to increase premium rates came after consultation and discussion with employers (who pay 100 per cent of the premiums) and other stakeholders.

The WSIB is committed to reducing the unfunded liability. Reducing the unfunded liability is essential to the long-term financial stability of the system. Since 1995, the WSIB has reduced the unfunded liability from \$10.9 billion to \$5.6 billion in 2001, and remains committed to the principle of setting annual rates at levels appropriate to our costs for the year.

Over the last seven years, the reduction in lost time injuries, and improvements in workplace health and safety, have helped mitigate the effects of rising claim costs on premium rates.

The classification scheme that defines the many rate groups used in setting premium rates has been modified for 2003 resulting in one new rate group being introduced. Thus, the number of rate groups in Schedule 1 has been increased from 156 to 157. More information about rate group changes can be found in Section 8 of this manual.



## b. The Role of the Workplace Safety and Insurance Board (WSIB)

The Workplace Safety and Insurance Board (WSIB) plays a key role in the province's occupational health and safety system. The WSIB administers no-fault workplace insurance for employers and their workers and is committed to the prevention of workplace injuries and illnesses. The WSIB provides disability benefits, monitors the quality of healthcare, and assists in early and safe return to work for workers who are injured on the job or contract an occupational disease.

The Workplace Safety and Insurance Board (WSIB) is a statutory corporation created by an Act of the Ontario Legislature in 1914. The WSIB is responsible for administering the *Workplace Safety and Insurance Act, 1997*. The WSIB promotes the prevention of injuries and illnesses in Ontario workplaces and provides insurance benefits to workers who sustain injuries arising out of and in the course of employment or who contract occupational diseases.

Employers covered by the *Workplace Safety and Insurance Act, 1997*, are divided into two groups, referred to as "Schedule 1" and "Schedule 2." Schedule 1 employers are insured under a "collective liability" system, and are required to contribute to the WSIB Insurance Fund. Schedule 2 employers are "self-insured," and are individually liable for the full costs of their workers' claims. The WSIB pays insurance benefits for Schedule 2 workers and is reimbursed by their employers for the costs of the claims (including administrative costs), and for the cost of the WSIB's prevention activities.

WSIB revenue must cover all costs associated with both new and existing claims. The WSIB receives no government funding or assistance. Revenue is raised through premiums, which are collected from all Schedule 1 employers covered under the *Workplace Safety and Insurance Act, 1997*. Schedule 2 reimbursements also contribute to WSIB revenue, as do earnings from a diversified investment portfolio.

This *Premium Rates Manual* pertains only to Schedule 1 and not to Schedule 2 because it is only Schedule 1 employers who are charged WSIB insurance premiums.

## c. Funding Strategy

The WSIB's approach to funding is flexible and responsive, with reviews that ensure premium rates are adjusted according to the success of our funding strategies. This helps us to keep rates low, while protecting the ongoing financial viability of the system.

The system currently has an unfunded liability, which means that sufficient funds are not available to pay for the full life of all the claims currently in the system. Our funding strategy remains on-target to eliminate the unfunded liability by 2014.

In 2001, the unfunded liability dropped to less than half its 1993 peak level of \$11,532 million. On December 31, 2001, it stood at \$5,657 million. The funding ratio (the ratio of our assets to our liabilities) stood at 67.2 per cent – its highest level since 1981.

A strategy is also in place to ensure that Schedule 2 employers, who are individually responsible for employee benefit costs and related administrative expenses, cover their liabilities.

In 2002, we introduced a “gains and losses” component to premium rates for Schedule 1 employers. Gains and losses are determined at the class level and spread over a period of five years. If the actual claims cost experience of a class was better than its expected experience then a gain is generated for that class. Conversely, when the actual experience was worse than expected, then there is a loss instead of a gain. For the 2003 premium rates, the gains and losses relate to accident years 1999 and 2000.

A gain results in a reduction in premium rates while a loss results in an increase. This procedure helps tune the premium rate after the fact so that actual experience is more accurately reflected.

#### **d. Derivation of the 2003 Premium Rates**

The Schedule 1 costs of the workers' compensation system are funded through premium rates being applied to the payroll of Schedule 1 employers. However, employers are not all charged at the same rate. Rather, for the purpose of charging them on a more equitable basis, employers have been classified into the rate groups defined under the WSIB's classification scheme, with each rate group having a different premium rate which reflects the inherent risk of the particular services or industries insured within that rate group.

The classification scheme maintained by the WSIB currently divides the services and industries insured under Schedule 1 into nine broad classes, which are further subdivided into 157 rate groups based on similarity of business activity and relative risk. The number of rate groups has increased from 156 to 157 in 2003, as a result of reconstituting Rate Group 641 *Clothing Stores*. More information about reclassifications can be found in Section 8 of this manual. Additional details about the classification scheme itself can be obtained by consulting the WSIB's *Employer Classification Manual*.

For each of the classes and rate groups defined in the classification scheme, the WSIB prospectively derives a premium rate to cover costs relating to the upcoming 2003 premium year. These costs include:

- a) the expected future benefit costs and claims administrative expenses of new claims for the premium year,
- b) the WSIB's administrative expenses, accident prevention costs, and other statutory obligations for the premium year,
- c) the charge towards retiring the WSIB's unfunded liability in accordance with the WSIB's strategy to be fully funded by the year 2014, and
- d) the gains and losses generated by claims cost experience of accident years 1999 and 2000.

Premium rates are determined annually on an actuarial basis and are expressed as a dollar amount per \$100 of insurable earnings.

The nine classes play a significant role in rate setting, for it is at the class level that certain cost items are estimated, using data and assumptions particular to each class. Once the class estimates are determined, corresponding estimates are derived for the rate groups comprising each class. The 2003 premium rates are based on claims experience and insurable earnings data for the most recent five years, that is, for the period from 1997 through 2001 inclusively.

There are many assumptions important in determining premium rates for the classes, including those related to the economy. For instance, changes in the level of employment and earnings of a class are two factors that can influence the insurable earnings base of that class. The source of the economic assumptions used in rate setting is the WSIB's official economic forecast.

In this regard, the WSIB annually prepares an economic forecast for each of the nine classes based on a variety of inputs including an economic outlook from *Informetrica*. This outlook is not simply for the Ontario economy as a whole but has been specifically tailored to those sectors of the provincial economy insured under the nine classes defined for Schedule 1. The class-by-class economic assumptions from the WSIB's official forecast are shown below.

<b>Economic Assumptions Supporting The 2003 Premium Rates</b>				
Class	Earnings Growth 2001-2002	Earnings Growth 2002-2003	Employment Growth 2001-2002	Employment Growth 2002-2003
Class A: Forest Products	1.30%	2.50%	-3.20%	2.40%
Class B: Mining and Related Industries	-3.70%	0.00%	-6.50%	4.00%
Class C: Other Primary Industries	0.60%	1.70%	6.90%	-2.90%
Class D: Manufacturing	2.20%	2.60%	-2.20%	1.50%
Class E: Transportation And Storage	2.10%	3.00%	-0.70%	0.80%
Class F: Retail and Wholesale Trades	0.40%	1.50%	0.10%	1.30%
Class G: Construction	-0.50%	1.80%	2.00%	3.10%
Class H: Government and Related Services	1.70%	1.80%	1.60%	1.50%
Class I: Other Services	1.70%	1.80%	0.30%	2.70%
Schedule 1	1.40%	2.00%	0.40%	1.80%

## e. Classification Scheme and Data Sources

As mentioned previously, Schedule 1 employers are divided into nine broad classes (denoted by class codes A through I). Employers within each class are then subdivided into rate groups. The grouping of employers within a single rate group is based on similarity of business activity and/or relative risk. The number of rate groups in each class varies according to the size of the class. For example, Class B *Mining and Related Industries* contains four (4) rate groups whereas Class D *Manufacturing* contains seventy-six (76) rate groups.

Rate groups are further divided into classification units, where the firms in each classification unit share similar business activities or relative risk. These classification units are used as a means of tracking the relative experience of various employer subgroups. All employers within a single rate group, no matter which classification unit they belong to in that rate group, are charged the same premium rate (before any adjustments such as for merit rating or experience rating).

The "Classes" referred to in this manual should not be confused with the various service delivery "Sectors" within the WSIB. In order to better address the unique needs of its customers, the WSIB has divided its Operations Division into sixteen "Sectors" (seventeen, including Schedule 2 employers). The WSIB recognizes that different industries are affected differently by workplace injuries – each has its own unique situations and concerns. For example, the factors affecting the Forestry sector may be markedly different from those affecting the Services sector. WSIB staff become specialists in the particular sector in which they work – this streamlines the workflow and ensures that each employer and employee is assisted by a WSIB employee with the required expertise in that industry.

The figures shown in the Supporting Documentation sections of this manual are based on the data available in the spring of 2002. Employers may obtain more recent information by calling the Employer Client Call Centre of the WSIB, who will direct calls to the appropriate WSIB department (see Section 11 of this manual for further contact information).

## *Section 2*

### Definition of 2003 Premium Rate Components



## **DEFINITION OF 2003 PREMIUM RATE COMPONENTS**

### **A. New Claims Cost**

1. Gross New Claims Cost      The estimated cost of new claims for accidents expected to occur during 2003
  
2. SIEF
  - a. Relief      The portion of Gross New Claims Cost charged to the Second Injury and Enhancement Fund (SIEF) due to accident costs associated with second injuries
  
  - b. Transfer Charge      Contribution to provide for SIEF relief
  
3. Net New Claims Cost      Gross New Claims Cost less SIEF relieved costs plus charge levied to fund SIEF

### **B. Overhead Expenses**

1. Administrative Expenses      Operating expenses, excluding claims administrative expenses, of the WSIB estimated for the year 2003
  
2. Legislative Obligations      Expenses the WSIB is required to fund under the *Occupational Health and Safety Act* and the *Workplace Safety and Insurance Act*
  
3. Accident Prevention      Expenses for the Safe Workplace Associations (SWAs) estimated for 2003
  
4. Total Overhead Expenses      Total of Administrative, Legislative Obligations, and Accident Prevention (SWA) expenses
  - a. Relief      Relief granted for overhead expenses charged
  
  - b. Transfer Charge      Contribution to provide for overhead relief

5. Net Overhead Expenses Total Administrative, Legislative Obligations, and Accident Prevention (SWA) expenses less Overhead Relief plus Transfer Charge for Overhead Relief
- C. **Unfunded Liability** Payment required to retire the unfunded liability (UL) according to the funding strategy of the WSIB
- D. **(Gain)/Loss** Adjustment reflecting the difference in actual vs. expected claims cost experience for accident year 1999
- E. **Premium Rate** Total cost per \$100 of insurable earnings required to fund new claims, overhead, and unfunded liability



## *Section 3*

### Summary of Allocation Rules



## **SUMMARY OF ALLOCATION RULES FOR 2003 PREMIUM RATES**

### **A. New Claims Cost**

Gross new claims costs are determined at the class level. However, they are paid by rate groups belonging to a class.

The share of the class gross new claims cost charged to a member rate group is based on the number of Lost Time Injuries (LTIs), the average cost of an LTI expected for that rate group and a loading for future claims administrative expenses of new claims for the premium year.

The average cost of an LTI for a rate group is determined via a Cost Index, which indicates the relative costliness of an average LTI of the rate group as compared to that of its class.

Net new claims cost is the gross cost adjusted for expected relief under the Second Injury and Enhancement Fund (SIEF).

### **B. Overhead Expenses**

Overhead expenses are allocated to rate groups in proportion to their net new claims cost and insurable earnings.

A rate group is granted overhead relief if its allocated overhead charge exceeds a set percentage of its net new claims cost.

Rate groups covered by a particular Safe Workplace Association (SWA) pay a share of the expenses of that SWA.

Overhead expenses for a class are the sum of expenses for member rate groups.

### **C. Unfunded Liability**

Unfunded Liability (UL) charge is determined for Schedule 1 as a whole. However, it is paid by rate groups.

The share of the UL charge paid by rate groups is in proportion to their net new claims cost.

The UL charge for a class is the sum of the UL charges for member rate groups.

#### **D. (Gain)/Loss**

Gains and losses are determined at the class level and spread over a period of five years. If the actual claims cost experience of a class was better than its expected experience then a gain is generated for that class. Conversely, when the actual experience was worse than expected, there is a loss instead of a gain. For the 2003 premium rates, gains and losses are based on accident years 1999 and 2000.

A gain results in a reduction in premium rates while a loss results in an increase.

The gain or loss of a class is allocated to its rate groups in proportion to their net new claims cost.

# *Section 4*

## 2003 Premium Rates

For Each Rate Group, by Class



## 2003 PREMIUM RATES

<u>Rate</u> <u>Group</u>	<u>Description</u>	2003 Premium <u>Rate</u> (\$)
030	LOGGING	11.25
033	MILL PRODUCTS AND FORESTRY SERVICES	8.00
036	VENEERS, PLYWOOD AND WOOD PRESERVATION	5.16
039	PULP, NEWSPRINT AND SPECIALTY PAPERS	1.94
041	CORRUGATED BOXES	2.85
	<b>CLASS A: FOREST PRODUCTS</b>	<b>4.52</b>

*(Premium Rates for Class B appear on next page)*

## 2003 PREMIUM RATES

<u>Rate</u> <u>Group</u>	<u>Description</u>	2003 Premium <u>Rate</u> (\$)
110	GOLD MINES	7.23
113	NICKEL MINES	5.58
119	OTHER MINES	5.37
134	AGGREGATES	5.46
	<b>CLASS B: MINING AND RELATED INDUSTRIES</b>	<b>5.93</b>

*(Premium Rates for Class C appear on next page)*

## 2003 PREMIUM RATES

<u>Rate Group</u>	<u>Description</u>	<u>2003 Premium Rate (\$)</u>
159	LIVESTOCK FARMS	6.63
167	FIELD CROP, FRUIT AND VEGETABLE FARMS	2.07
174	TOBACCO AND MUSHROOM FARMS	3.33
181	FISHING AND MISCELLANEOUS FARMING	3.35
184	POULTRY FARMS AND AGRICULTURAL SERVICES	2.13
190	LANDSCAPING AND RELATED SERVICES	5.45
	<b>CLASS C: OTHER PRIMARY INDUSTRIES</b>	<b>3.67</b>

*(Premium Rates for Class D appear on next page)*

## 2003 PREMIUM RATES

<u>Rate Group</u>	<u>Description</u>	<u>2003 Premium Rate (\$)</u>
207	MEAT AND FISH PRODUCTS	4.12
210	POULTRY PRODUCTS	3.70
214	FRUIT AND VEGETABLE PRODUCTS	2.02
216	DAIRY PRODUCTS	1.64
220	OTHER BAKERY PRODUCTS	3.98
222	CONFECTIONERY	1.37
223	BISCUITS, SNACK FOODS AND OTHER FOOD PRODUCTS	1.94
226	CRUSHED AND GROUND FOODS	1.62
230	ALCOHOLIC BEVERAGES	1.31
231	SOFT DRINKS	2.37
237	TIRES AND TUBES	3.81
238	OTHER RUBBER PRODUCTS	2.63
258	FOAMED AND EXPANDED PLASTIC PRODUCTS	2.18
261	PLASTIC FILM AND SHEETING	1.77
263	OTHER PLASTIC PRODUCTS	3.41
273	TANNERIES AND LEATHER PRODUCTS	2.57
289	CLOTH, CARPETS AND TEXTILE PRODUCTS	3.89
301	CLOTHING, FIBRE AND YARN	1.82
308	MILLWORK AND OTHER WOOD INDUSTRIES	5.74
311	WOODEN CABINETS	4.85
312	WOODEN BOXES AND PALLETS	8.06
322	UPHOLSTERED FURNITURE	2.86
323	METAL FURNITURE	2.52
325	WOODEN AND OTHER NON-METAL FURNITURE	4.37
328	FURNITURE PARTS AND FIXTURES	3.65
333	PRINTING, PLATEMAKING AND BINDING	1.51
335	PUBLISHING	0.60
338	FOLDING CARTONS	1.72
341	PAPER PRODUCTS	2.22
352	STEEL AND OTHER SMELTING AND REFINING INDUSTRIES	2.02
358	FOUNDRIES	4.57
361	NON-FERROUS METAL INDUSTRIES	2.54
370	METAL TANKS	4.44
374	DOORS AND WINDOWS	3.67



## 2003 PREMIUM RATES

<u>Rate Group</u>	<u>Description</u>	<u>2003 Premium Rate (\$)</u>
375	STRUCTURAL AND ARCHITECTURAL PRODUCTS	4.30
377	COATING OF METAL PRODUCTS	3.94
379	HARDWARE, TOOLS AND CUTLERY	2.28
382	METAL DIES, MOULDS AND PATTERNS	1.64
383	HEATING, REFRIGERATION AND AIR CONDITIONING EQUIPMENT	2.29
385	MACHINE SHOPS	2.40
387	OTHER METAL FABRICATING INDUSTRIES	3.26
389	METAL CLOSURES AND CONTAINERS	2.88
390	OTHER STAMPED AND PRESSED METAL PRODUCTS	2.63
393	WIRE PRODUCTS	2.47
402	MAJOR APPLIANCES AND TRANSMISSION EQUIPMENT	2.01
403	OTHER MACHINERY AND EQUIPMENT	1.57
406	ELEVATORS AND ESCALATORS	2.94
408	BOILERS, PUMPS AND FANS	2.22
411	AGRICULTURAL, CONSTRUCTION AND MINING MACHINERY	3.29
417	AIRCRAFT MANUFACTURING	1.01
419	MOTOR VEHICLE ASSEMBLY	2.63
420	MOTOR VEHICLE ENGINE MANUFACTURING	1.47
421	OTHER MOTOR VEHICLE PARTS AND EQUIPMENT	2.63
424	MOTOR VEHICLE STAMPINGS	2.63
425	MOTOR VEHICLE WHEELS AND BRAKES	2.63
428	MOTOR VEHICLE FABRIC ACCESSORIES	2.50
432	TRUCKS, BUSES AND TRAILERS	3.18
442	RAILROAD ROLLING STOCK	2.50
460	LIGHTING AND SMALL ELECTRICAL APPLIANCES	2.03
466	COMMUNICATION AND ENERGY WIRE PRODUCTS	2.18
468	ELECTRONIC EQUIPMENT & OTHER COMMUNICATION DEVICES	0.30
477	INDUSTRIAL ELECTRICAL EQUIPMENT	1.08
485	BRICKS, CERAMICS AND ABRASIVES	3.68
496	CONCRETE PRODUCTS	5.43
497	READY-MIX CONCRETE	3.71
501	NON-METALLIC MINERAL PRODUCTS	2.40
502	GLASS PRODUCTS	2.47
507	PETROLEUM AND COAL PRODUCTS	0.82
512	RESINS, PAINT, INK AND ADHESIVES	1.47

## 2003 PREMIUM RATES

<u>Rate Group</u>	<u>Description</u>	2003 Premium <u>Rate</u> (\$)
514	PHARMACEUTICALS AND MEDICINES	0.49
517	SOAP AND TOILETRIES	1.21
524	CHEMICAL INDUSTRIES	1.16
529	JEWELRY AND INSTRUMENTS	0.97
533	SIGNS AND DISPLAYS	3.64
538	SPORTING GOODS AND TOYS	4.81
542	OTHER MANUFACTURED PRODUCTS	2.14
	<b>CLASS D: MANUFACTURING</b>	<b>2.14</b>

*(Premium Rates for Class E appear on next page)*

## 2003 PREMIUM RATES

<u>Rate Group</u>	<u>Description</u>	2003 Premium <u>Rate</u> (\$)
551	AIR TRANSPORT INDUSTRIES	1.73
553	AIR TRANSPORT SERVICES	1.25
560	WAREHOUSING	2.80
570	GENERAL TRUCKING	5.94
577	COURIER SERVICES	2.78
580	MISCELLANEOUS TRANSPORT INDUSTRIES	4.30
584	SCHOOL BUSES	2.57
590	AMBULANCE SERVICES	6.53
	<b>CLASS E: TRANSPORTATION AND STORAGE</b>	<b>4.62</b>

*(Premium Rates for Class F appear on next page)*

## 2003 PREMIUM RATES

<u>Rate Group</u>	<u>Description</u>	<u>2003 Premium Rate (\$)</u>
604	FOOD, SALES	2.43
606	GROCERY AND CONVENIENCE STORES	1.29
607	SPECIALTY FOOD STORES	3.20
608	BEER STORES	3.56
612	AGRICULTURAL PRODUCTS, SALES	2.58
630	VEHICLE SERVICES AND REPAIRS	3.72
633	PETROLEUM PRODUCTS, SALES	1.70
636	OTHER SALES	1.23
638	PHARMACIES	0.46
641	CLOTHING STORES	0.94
657	AUTOMOBILE AND TRUCK DEALERS	0.65
668	COMPUTER, ELECTRONIC AND ELECTRICAL EQUIPMENT, SALES	0.38
670	MACHINERY AND OTHER VEHICLES, SALES	1.53
681	LUMBER AND BUILDERS SUPPLY	2.88
685	METAL PRODUCTS, WHOLESALE	2.91
689	WASTE MATERIALS RECYCLING	7.97
	<b>CLASS F: RETAIL AND WHOLESALE TRADES</b>	<b>1.61</b>

*(Premium Rates for Class G appear on next page)*

## 2003 PREMIUM RATES

<u>Rate Group</u>	<u>Description</u>	<u>2003 Premium Rate (\$)</u>
704	ELECTRICAL AND INCIDENTAL CONSTRUCTION SERVICES	3.03
707	MECHANICAL AND SHEET METAL WORK	3.96
711	ROADBUILDING AND EXCAVATING	4.21
719	INSIDE FINISHING	7.09
723	INDUSTRIAL, COMMERCIAL & INSTITUTIONAL CONSTRUCTION	5.00
728	ROOFING	12.36
732	HEAVY CIVIL CONSTRUCTION	5.84
737	MILLWRIGHTING AND WELDING	6.80
741	MASONRY	12.36
748	FORM WORK AND DEMOLITION	17.18
751	SIDING AND OUTSIDE FINISHING	8.42
764	HOMEBUILDING	10.96
	<b>CLASS G: CONSTRUCTION</b>	<b>6.21</b>

*(Premium Rates for Class H appear on next page)*

## 2003 PREMIUM RATES

<u>Rate Group</u>	<u>Description</u>	<u>2003 Premium Rate (\$)</u>
810	SCHOOL BOARDS	0.68
817	EDUCATIONAL FACILITIES	0.36
830	POWER AND TELECOMMUNICATION LINES	3.55
833	ELECTRIC POWER GENERATION	0.74
835	OIL, POWER AND WATER DISTRIBUTION	1.19
838	NATURAL GAS DISTRIBUTION	0.30
845	LOCAL GOVERNMENT SERVICES	1.62
851	HOMES FOR NURSING CARE	2.77
852	HOMES FOR RESIDENTIAL CARE	2.77
853	HOSPITALS	0.86
857	NURSING SERVICES	2.19
858	GROUP HOMES	2.44
861	TREATMENT CLINICS AND SPECIALIZED SERVICES	0.86
875	PROFESSIONAL OFFICES AND AGENCIES	0.60
	<b>CLASS H: GOVERNMENT AND RELATED SERVICES</b>	<b>1.07</b>

*(Premium Rates for Class I appear on next page)*

## 2003 PREMIUM RATES

<u>Rate Group</u>	<u>Description</u>	<u>2003 Premium Rate (\$)</u>
905	APARTMENT AND CONDOMINIUM SERVICES	2.42
908	OTHER REAL ESTATE SERVICES	1.27
911	SECURITY AND INVESTIGATION SERVICES	1.71
919	RESTAURANTS AND CATERING	1.81
921	HOTELS, MOTELS AND CAMPING	2.73
923	JANITORIAL SERVICES	3.36
929	SUPPLY OF NON-CLERICAL LABOUR	4.88
933	EQUIPMENT RENTAL AND REPAIR SERVICES	2.79
937	RECREATIONAL SERVICES AND FACILITIES	1.56
944	PERSONAL SERVICES	2.34
956	LEGAL AND FINANCIAL SERVICES	0.17
958	TECHNICAL AND BUSINESS SERVICES	0.30
962	ADVERTISING AND ENTERTAINMENT	0.94
975	LINEN AND LAUNDRY SERVICES	3.21
981	MEMBERSHIP ORGANIZATIONS	0.56
983	COMMUNICATIONS INDUSTRIES	0.35
	<b>CLASS I: OTHER SERVICES</b>	<b>1.25</b>
	<b>SCHEDULE 1</b>	<b>2.19</b>

# *Section 5*

## 2003 Premium Rates

For Each Classification Unit, by Class





## 2003 PREMIUM RATES

<u>Classification Unit</u>	<u>Description</u>	<u>Class</u>	<u>Rate Group</u>	<u>2003 Premium Rate (\$)</u>
0411-099	Logging Operations	A	030	11.25
0511-001	Reforestation Services	A	033	8.00
0511-002	Other Forestry Services	A	033	8.00
2511-000	Shingles and Shakes	A	033	8.00
2512-000	Sawmill and Planing Mill Products	A	033	8.00
2521-099	Veneer and Plywood Operations	A	036	5.16
2591-000	Wood Preservation	A	036	5.16
2592-000	Particle Board	A	036	5.16
2593-000	Wafer Board	A	036	5.16
2711-099	Pulp and Newsprint Operations	A	039	1.94
2713-000	Paperboard	A	039	1.94
2714-000	Building Board	A	039	1.94
2719-000	Specialty Paper Operations	A	039	1.94
2733-000	Paper Bags	A	039	1.94
2793-000	Paper Consumer Products	A	039	1.94
2732-000	Corrugated Box Operations	A	041	2.85

*(Classification Units for Class B continue on the next page)*

## 2003 PREMIUM RATES

<u>Classification Unit</u>	<u>Description</u>	<u>Class</u>	<u>Rate Group</u>	<u>2003 Premium Rate (\$)</u>
0611-000	Gold Mine Operations	B	110	7.23
0921-100	Gold Mines, Contracting	B	110	7.23
0613-000	Nickel Mine Operations	B	113	5.58
0921-200	Nickel Mines, Contracting	B	113	5.58
0612-000	Copper and Copper-zinc Mines	B	119	5.37
0614-000	Silver Mines	B	119	5.37
0615-000	Molybdenum Mines	B	119	5.37
0617-000	Iron Mines	B	119	5.37
0619-000	Other Metal Mines	B	119	5.37
0621-000	Asbestos Mines	B	119	5.37
0622-000	Peat Operations	B	119	5.37
0623-000	Gypsum Mines	B	119	5.37
0624-000	Potash Mines	B	119	5.37
0625-000	Salt Mines	B	119	5.37
0629-000	Other Non-metal Mines	B	119	5.37
0631-099	Coal Mines	B	119	5.37
0711-099	Crude Oil and Natural Gas	B	119	5.37
0911-000	Contract Drilling, Oil and Gas	B	119	5.37
0919-000	Other Services Incidental to Crude Oil	B	119	5.37
0921-300	Other Mines, Contracting	B	119	5.37
0929-001	Other Services Incidental to Mining	B	119	5.37
0811-000	Granite Quarries	B	134	5.46
0812-000	Limestone Quarries	B	134	5.46
0813-000	Marble Quarries	B	134	5.46
0814-000	Sandstone Quarries	B	134	5.46
0815-000	Shale Quarries	B	134	5.46
0821-000	Sand and Gravel Pit Operations	B	134	5.46

*(Classification Units for Class C continue on the next page)*

## 2003 PREMIUM RATES

<u>Classification Unit</u>	<u>Description</u>	<u>Class</u>	<u>Rate Group</u>	<u>2003 Premium Rate (\$)</u>
0111-000	Dairy Farms	C	159	6.63
0112-000	Cattle Farms	C	159	6.63
0113-000	Hog Farms	C	159	6.63
0115-000	Sheep and Goat Farms	C	159	6.63
0119-000	Livestock Combination Farms	C	159	6.63
0122-000	Horse and Other Equine Farms	C	159	6.63
0239-002	Barn Cleaning	C	159	6.63
0131-000	Wheat Farms	C	167	2.07
0132-000	Small-grain Farms	C	167	2.07
0133-000	Oilseed Farms	C	167	2.07
0134-000	Grain Corn Farms	C	167	2.07
0135-000	Forage, Seed, and Hay Farms	C	167	2.07
0136-000	Dry Field Pea and Bean Farms	C	167	2.07
0138-000	Potato Farms	C	167	2.07
0139-000	Other Field Crop Farms	C	167	2.07
0141-000	Field Crop Combination Farms	C	167	2.07
0151-001	Fruit Farms	C	167	2.07
0151-002	Grape Growers	C	167	2.07
0152-000	Other Vegetable Farms	C	167	2.07
0159-000	Fruit and Vegetable Combination Farms	C	167	2.07
0171-000	Livestock, Field Crop, and Horticultural Combination Farms	C	167	2.07
0137-000	Tobacco Farm Operations	C	174	3.33
0161-000	Mushroom Farm Operations	C	174	3.33
0121-000	Honey and Other Apiary Product Farms	C	181	3.35
0123-000	Furs and Skins, Ranch	C	181	3.35
0129-000	Other Animal Specialty Farms	C	181	3.35
0162-000	Greenhouses	C	181	3.35
0163-000	Plant Nurseries	C	181	3.35
0169-000	Other Horticultural Specialties	C	181	3.35
0311-099	Fishing	C	181	3.35
0331-099	Furs, Skins, and Other Trapping	C	181	3.35
0114-000	Poultry and Egg Farm Operations	C	184	2.13
0211-000	Veterinary Services	C	184	2.13
0212-000	Farm Animal Breeding Services	C	184	2.13
0213-000	Poultry Services	C	184	2.13
0219-000	Other Services Incidental to Livestock Specialties	C	184	2.13
0221-000	Soil Preparation, Planting, and Cultivating Services	C	184	2.13
0222-000	Crop Dusting and Spraying Services	C	184	2.13
0223-000	Harvesting, Baling, and Threshing Services	C	184	2.13
0239-001	Other Services Incidental to Agriculture	C	184	2.13
0321-000	Services Incidental To Fishing	C	184	2.13
8372-002	Wildlife Preservation and Research	C	184	2.13



### 2003 PREMIUM RATES

<u>Classification Unit</u>	<u>Description</u>	<u>Class</u>	<u>Rate Group</u>	<u>2003 Premium Rate (\$)</u>
0229-002	Tree Surgery and Removal	C	190	5.45
4212-000	Water Well Drilling	C	190	5.45
4219-000	Landscaping and Interlocking Brick	C	190	5.45
9959-002	Lawn Maintenance Services	C	190	5.45

*(Classification Units for Class D continue on the next page)*

## 2003 PREMIUM RATES

<u>Classification Unit</u>	<u>Description</u>	<u>Class</u>	<u>Rate Group</u>	<u>2003 Premium Rate (\$)</u>
1011-001	Meat and Meat Products	D	207	4.12
1011-002	Deadstock	D	207	4.12
1021-000	Fish Products	D	207	4.12
1012-000	Poultry Operations	D	210	3.70
1031-000	Canned and Preserved Fruits and Vegetables	D	214	2.02
1032-000	Frozen Fruits and Vegetables	D	214	2.02
1041-000	Fluid Milk	D	216	1.64
1049-000	Other Dairy Products	D	216	1.64
1072-000	Other Bakery Operations	D	220	3.98
1082-000	Chewing Gum	D	222	1.37
1083-000	Sugar and Chocolate Confectionery	D	222	1.37
1071-000	Biscuit Operations	D	223	1.94
1092-000	Dry Pasta Products	D	223	1.94
1093-000	Snack Food Operations	D	223	1.94
1099-000	Other Food Operations	D	223	1.94
1051-000	Cereal Grain Flour	D	226	1.62
1052-000	Prepared Flour Mixes and Cereal Foods	D	226	1.62
1053-000	Feed Operations	D	226	1.62
1061-000	Vegetable Oil Mills	D	226	1.62
1081-000	Cane and Beet Sugar	D	226	1.62
1091-000	Tea and Coffee	D	226	1.62
1211-000	Leaf Tobacco	D	226	1.62
1221-000	Tobacco Products	D	226	1.62
1094-000	Malt and Malt Flour	D	230	1.31
1121-000	Distillery Products	D	230	1.31
1131-001	Brewery Products	D	230	1.31
1131-002	Home Brewing Centres	D	230	1.31
1141-000	Wine	D	230	1.31
1111-000	Soft Drinks	D	231	2.37
1511-000	Tire and Tube Operations	D	237	3.81
5521-002	Tire Vulcanizing and Retreading	D	237	3.81
1521-000	Rubber Hose and Belting	D	238	2.63
1599-000	Other Rubber Operations	D	238	2.63
1611-000	Foamed and Expanded Plastic Product Operations	D	258	2.18

## 2003 PREMIUM RATES

<u>Classification Unit</u>	<u>Description</u>	<u>Class</u>	<u>Rate Group</u>	<u>2003 Premium Rate (\$)</u>
1631-000	Plastic Film and Sheeting Operations	D	261	1.77
3993-001	Fabric Coating Operations	D	261	1.77
1621-000	Plastic Pipe and Fitting Operations	D	263	3.41
1691-000	Plastic Bag Operations	D	263	3.41
1699-000	Other Plastic Product Operations	D	263	3.41
1711-000	Leather Tanneries	D	273	2.57
1712-000	Footwear	D	273	2.57
1713-000	Luggage, Purses and Handbags	D	273	2.57
1719-000	Other Leather and Allied Products	D	273	2.57
2495-000	Fur Goods	D	273	2.57
1821-000	Wool Yarn and Woven Cloth	D	289	3.89
1829-000	Other Spun Yarn and Woven Cloth Operations	D	289	3.89
1831-000	Broad Knitted Fabrics	D	289	3.89
1911-000	Natural Fibres Processing and Felt Products	D	289	3.89
1921-000	Carpet, Mat, and Rug Operations	D	289	3.89
1931-000	Canvas and Related Products	D	289	3.89
1991-000	Narrow Fabrics	D	289	3.89
1992-000	Contract Textile Dyeing and Finishing	D	289	3.89
1993-000	Household Products of Textile Materials	D	289	3.89
1994-000	Hygiene Products of Textile Materials	D	289	3.89
1995-000	Tire and Cord Fabric	D	289	3.89
1999-000	Other Processed Textile Products	D	289	3.89
1811-000	Fibre and Filament Yarn Operations	D	301	1.82
2431-099	Men's and Boys' Clothing	D	301	1.82
2435-000	Men's and Boys' Clothing Contractors	D	301	1.82
2441-099	Women's Clothing	D	301	1.82
2445-000	Women's Clothing Contractors	D	301	1.82
2451-000	Children's Clothing	D	301	1.82
2491-000	Sweaters	D	301	1.82
2492-000	Occupational Clothing	D	301	1.82
2493-000	Gloves	D	301	1.82
2494-000	Hosiery	D	301	1.82
2496-000	Foundation Garments	D	301	1.82
2499-000	Other Clothing and Apparel Operations	D	301	1.82
2541-000	Prefabricated Wooden Buildings	D	308	5.74
2549-000	Other Millwork Products	D	308	5.74
2599-000	Other Wood Operations	D	308	5.74
2542-000	Wooden Cabinet Operations	D	311	4.85
2561-000	Wooden Box and Pallet Operations	D	312	8.06

## 2003 PREMIUM RATES

<u>Classification Unit</u>	<u>Description</u>	<u>Class</u>	<u>Rate Group</u>	<u>2003 Premium Rate (\$)</u>
2612-000	Upholstered Household Furniture	D	322	2.86
6213-000	Furniture Refinishing and Repair Shops	D	322	2.86
2619-000	Metal Household Furniture	D	323	2.52
2641-099	Metal Office and Institutional Furniture and Fixtures	D	323	2.52
2581-000	Coffins and Caskets	D	325	4.37
2611-000	Wooden Household Furniture	D	325	4.37
2649-099	Non-metal Office and Institutional Furniture and Fixtures	D	325	4.37
2691-000	Bed Springs and Mattresses	D	328	3.65
2699-000	Other Furniture Parts and Fixtures	D	328	3.65
2811-000	Business Forms Printing	D	333	1.51
2819-000	Other Commercial Printing	D	333	1.51
2821-001	Platemaking, Typesetting, and Binding Operations	D	333	1.51
2831-000	Book Publishing	D	335	0.60
2839-000	Other Publishing Operations	D	335	0.60
2841-000	Newspapers, Magazines, and Periodicals	D	335	0.60
2849-000	Other Combined Publishing and Printing Operations	D	335	0.60
2731-000	Folding Carton Operations	D	338	1.72
2791-000	Coated and Treated Products	D	341	2.22
2792-000	Stationery Products	D	341	2.22
2799-000	Other Converted Paper Products	D	341	2.22
2919-000	Other Primary Steel Operations	D	352	2.02
2921-000	Steel Pipe and Tube Operations	D	352	2.02
2959-000	Other Primary Smelting and Refining Operations	D	352	2.02
2911-000	Ferro-alloys	D	358	4.57
2912-000	Steel Foundries	D	358	4.57
2941-000	Iron Foundry Operations	D	358	4.57
2951-000	Primary Production of Aluminum	D	361	2.54
2961-000	Aluminum Rolling, Casting, and Extruding	D	361	2.54
2971-000	Copper and Copper Alloy Rolling, Casting, and Extruding	D	361	2.54
2999-000	Other Rolled, Cast, and Extruded Non-ferrous Metal Products	D	361	2.54
3021-000	Metal Tank Operations	D	370	4.44
2543-000	Wooden Door and Window Operations	D	374	3.67
3031-000	Other Door and Window Operations	D	374	3.67

## 2003 PREMIUM RATES

<u>Classification Unit</u>	<u>Description</u>	<u>Class</u>	<u>Rate Group</u>	<u>2003 Premium Rate (\$)</u>
3022-000	Plate Work	D	375	4.30
3023-000	Pre-engineered Metal Buildings	D	375	4.30
3029-000	Other Fabricated Structural Metal Products	D	375	4.30
3032-000	Portable and Other Prefabricated Metal Buildings	D	375	4.30
3039-000	Other Ornamental and Architectural Metal Products	D	375	4.30
3244-000	Mobile Buildings	D	375	4.30
3271-099	Metal Boat and Ship Building Operations	D	375	4.30
3041-001	Other Metal Coating	D	377	3.94
3041-002	Powder Painting	D	377	3.94
3061-000	Basic Hardware	D	379	2.28
3063-000	Hand Tools and Implements	D	379	2.28
3069-000	Other Hardware, Tools, and Cutlery	D	379	2.28
3062-000	Metal Die, Mould, and Pattern Operations	D	382	1.64
3071-000	Heating Equipment	D	383	2.29
3121-000	Commercial Refrigeration and Air Conditioning Equipment	D	383	2.29
3081-001	General Machine Shops	D	385	2.40
3081-002	Automotive Machine Shops	D	385	2.40
3091-000	Metal Plumbing Fixtures and Fittings	D	387	3.26
3092-000	Metal Valves	D	387	3.26
3099-001	Other Metal Fabricating Operations	D	387	3.26
3099-002	Metal Heat Treating	D	387	3.26
3042-000	Metal Closure and Container Operations	D	389	2.88
3049-000	Other Stamped and Pressed Metal Product Operations	D	390	2.63
3051-000	Upholstery and Coil Springs	D	393	2.47
3052-000	Wire and Wire Rope	D	393	2.47
3053-000	Industrial Fasteners	D	393	2.47
3059-000	Other Wire Products	D	393	2.47
3992-000	Buttons, Buckles, and Clothes Fasteners	D	393	2.47
3194-000	Turbine and Mechanical Power Transmission Equipment	D	402	2.01
3321-000	Major Appliance Operations	D	402	2.01
3371-000	Electrical Transformer Operations	D	402	2.01
3193-000	Sawmill and Woodworking Machinery	D	403	1.57
3199-000	Other Machinery and Equipment Operations	D	403	1.57
3192-002	Elevator and Escalator and Parts Manufacturing	D	406	2.94
4291-001	Elevator and Escalator Installation, Service, and Repair	D	406	2.94
3011-000	Power Boiler and Heat Exchanger Operations	D	408	2.22
3191-000	Compressor, Pump, and Industrial Fan Operations	D	408	2.22



## 2003 PREMIUM RATES

<u>Classification Unit</u>	<u>Description</u>	<u>Class</u>	<u>Rate Group</u>	<u>2003 Premium Rate (\$)</u>
3111-000	Agricultural Implement Operations	D	411	3.29
3192-001	Construction and Mining Machinery Operations	D	411	3.29
3211-000	Aircraft and Aircraft Parts Operations	D	417	1.01
3231-000	Motor Vehicle Assembly Operations	D	419	2.63
3251-000	Motor Vehicle Engine and Parts Operations	D	420	1.47
3252-001	Motor Vehicle Electrical Parts	D	420	1.47
3391-000	Battery Operations	D	420	1.47
3243-000	Recreational Vehicle and Trailer Operations	D	421	2.63
3254-000	Motor Vehicle Steering and Suspension Parts	D	421	2.63
3256-000	Motor Vehicle Plastic Parts	D	421	2.63
3259-001	Other Motor Vehicle Accessories, Parts, and Assemblies	D	421	2.63
3259-002	Powder Metallurgy Products	D	421	2.63
3259-003	Motor Vehicle Air Conditioners	D	421	2.63
3299-000	Other Transportation Equipment	D	421	2.63
3253-000	Motor Vehicle Stamping Operations	D	424	2.63
3255-000	Motor Vehicle Wheel and Brake Operations	D	425	2.63
3257-000	Motor Vehicle Fabric Accessory Operations	D	428	2.50
3241-000	Truck and Bus Body Operations	D	432	3.18
3242-000	Commercial Trailer Operations	D	432	3.18
3261-000	Railroad Rolling Stock Operations	D	442	2.50
3311-001	Small Electrical Appliance Operations	D	460	2.03
3311-002	Vacuum Cleaners and Systems	D	460	2.03
3331-000	Lighting Fixtures	D	460	2.03
3332-000	Lamps and Shades	D	460	2.03
3333-000	Electric Lamps (bulbs and tubes)	D	460	2.03
3252-002	Wiring Harnesses	D	466	2.18
3341-000	Compact Disc Players, Radios, and Television Receivers	D	466	2.18
3381-000	Communication and Energy Wire and Cable Products	D	466	2.18

## 2003 PREMIUM RATES

<u>Classification Unit</u>	<u>Description</u>	<u>Class</u>	<u>Rate Group</u>	<u>2003 Premium Rate (\$)</u>
3351-000	Telecommunication Equipment	D	468	0.30
3352-001	Electronic Parts and Components	D	468	0.30
3352-002	Precision Miniature Metal Products	D	468	0.30
3359-000	Other Communication and Electronic Equipment	D	468	0.30
3361-000	Electronic Computing and Peripheral Equipment	D	468	0.30
3362-000	Electronic Office, Store, and Business Machines	D	468	0.30
3369-000	Other Office, Store, and Business Machines	D	468	0.30
3994-001	Musical Instruments	D	468	0.30
3994-002	Magnetic and Optical Media	D	468	0.30
3372-000	Electrical Switchgear and Protective Equipment	D	477	1.08
3379-000	Industrial Electrical Equipment Operations	D	477	1.08
3392-000	Non-current-carrying Wiring Devices	D	477	1.08
3399-000	Other Electrical Products	D	477	1.08
3511-000	Bricks, Tiles, and Clay Products	D	485	3.68
3512-000	Ceramic, Porcelain, and China Operations	D	485	3.68
3571-000	Abrasives Operations	D	485	3.68
3591-000	Refractories	D	485	3.68
3541-000	Concrete Pipe	D	496	5.43
3542-000	Structural Concrete Products	D	496	5.43
3549-000	Other Concrete Products	D	496	5.43
3551-000	Ready-mix Concrete Operations	D	497	3.71
3521-000	Hydraulic Cement	D	501	2.40
3581-000	Lime Operations	D	501	2.40
3592-000	Asbestos Products	D	501	2.40
3593-000	Gypsum Products	D	501	2.40
3594-000	Non-metallic Mineral Insulating Material Operations	D	501	2.40
3599-000	Other Non-metallic Mineral Products	D	501	2.40
3561-000	Primary Glass and Glass Container Operations	D	502	2.47
3562-000	Other Glass Products	D	502	2.47
2721-000	Asphalt Roofing	D	507	0.82
3611-000	Refined Petroleum Products	D	507	0.82
3612-000	Lubricating Oil and Grease	D	507	0.82
3699-000	Other Petroleum and Coal Products	D	507	0.82
3731-000	Plastic and Synthetic Resin Operations	D	512	1.47
3751-000	Paint and Varnish	D	512	1.47
3791-000	Printing Ink	D	512	1.47
3792-000	Adhesives	D	512	1.47
3741-000	Pharmaceutical and Medicine Operations	D	514	0.49

## 2003 PREMIUM RATES

<u>Classification Unit</u>	<u>Description</u>	<u>Class</u>	<u>Rate Group</u>	<u>2003 Premium Rate (\$)</u>
3761-000	Soap and Cleaning Compound Operations	D	517	1.21
3771-000	Toiletry Operations	D	517	1.21
3711-001	Industrial Inorganic Chemicals	D	524	1.16
3711-002	Compressed Gas	D	524	1.16
3712-000	Industrial Organic Chemicals	D	524	1.16
3721-000	Chemical Fertilizer and Fertilizer Materials	D	524	1.16
3722-000	Mixed Fertilizers	D	524	1.16
3729-000	Other Agricultural Chemicals	D	524	1.16
3799-001	Other Chemical Products	D	524	1.16
3799-002	Explosives	D	524	1.16
3911-000	Indicating, Recording, and Controlling Instruments	D	529	0.97
3912-000	Other Instruments	D	529	0.97
3913-000	Clocks and Watches	D	529	0.97
3914-000	Ophthalmic Goods	D	529	0.97
3921-001	Jewelry and Silverware Operations	D	529	0.97
3921-002	Arts and Crafts	D	529	0.97
3922-000	Precious Metal Secondary Refining	D	529	0.97
3999-002	Dental Laboratories	D	529	0.97
3999-003	Other Medical Products	D	529	0.97
3999-004	Art Supplies	D	529	0.97
9999-003	Artists	D	529	0.97
3971-000	Sign and Display Operations	D	533	3.64
3931-000	Sporting Goods Operations	D	538	4.81
3932-000	Toys and Games	D	538	4.81
3991-000	Brooms, Brushes, and Mops	D	538	4.81
3999-001	Other Manufacturing Operations	D	542	2.14

*(Classification Units for Class E continue on the next page)*

## 2003 PREMIUM RATES

<u>Classification Unit</u>	<u>Description</u>	<u>Class</u>	<u>Rate Group</u>	<u>2003 Premium Rate (\$)</u>
4511-000	Scheduled Air Transport	E	551	1.73
4512-000	Non-scheduled Chartered Air Transport	E	551	1.73
4513-000	Non-scheduled Specialty Air Transport	E	551	1.73
4521-001	Airport Operations	E	553	1.25
4521-002	Private Airfields	E	553	1.25
4522-000	Aircraft Rental and Leasing	E	553	1.25
4523-000	Aircraft Servicing	E	553	1.25
4529-000	Other Services Incidental to Air Transport	E	553	1.25
4551-001	Marine Cargo Handling	E	560	2.80
4592-002	Freight Forwarders (warehousing)	E	560	2.80
4791-000	Refrigerated Warehousing	E	560	2.80
4799-000	Other Storage and Warehousing Operations	E	560	2.80
4561-000	General Freight Trucking	E	570	5.94
4562-000	Used Goods Moving and Storage	E	570	5.94
4563-000	Bulk Liquids Trucking	E	570	5.94
4564-000	Dry Bulk Materials Trucking	E	570	5.94
4565-000	Forest Products Trucking	E	570	5.94
4569-000	Other Truck Transport Operations	E	570	5.94
4591-001	Highway, Street, and Bridge Maintenance	E	570	5.94
4592-001	Freight Forwarders (trucking)	E	570	5.94
4599-001	Other Services Incidental to Transportation	E	570	5.94
4599-002	Supply of Drivers and Helpers	E	570	5.94
4999-001	Waste Management Services	E	570	5.94
4999-003	Radioactive Waste Recovery and Disposal	E	570	5.94
4999-004	Chemical Waste Recovery and Disposal	E	570	5.94
5919-003	Other Liquid Waste Recovery and Disposal	E	570	5.94
6399-002	Towing Services	E	570	5.94
4841-001	Rural Mail Delivery	E	577	2.78
4841-002	Postal Services	E	577	2.78
4842-000	Courier Service Operations	E	577	2.78

## 2003 PREMIUM RATES

<u>Classification Unit</u>	<u>Description</u>	<u>Class</u>	<u>Rate Group</u>	<u>2003 Premium Rate (\$)</u>
4531-000	Railway Transport	E	580	4.30
4532-000	Services Incidental to Railway Transport	E	580	4.30
4541-000	Freight and Passenger Water Transport	E	580	4.30
4542-000	Ferry Operations	E	580	4.30
4543-001	Marine Towing	E	580	4.30
4543-002	Towing Logs (marine)	E	580	4.30
4544-000	Ship Chartering	E	580	4.30
4549-000	Other Water Transport Operations	E	580	4.30
4552-000	Harbour and Port Operations	E	580	4.30
4553-000	Marine Salvage	E	580	4.30
4554-000	Piloting Services (water transport)	E	580	4.30
4559-001	Other Services Incidental to Water Transport	E	580	4.30
4559-002	Cleaning of Ships' Holds and Tanks	E	580	4.30
4571-001	Urban Transit Systems	E	580	4.30
4571-002	Bus Services	E	580	4.30
4572-000	Interurban and Rural Transit Systems	E	580	4.30
4574-099	Charter, Tour, and Sightseeing Bus Services	E	580	4.30
4575-000	Limousine Services	E	580	4.30
4581-001	Taxicabs	E	580	4.30
4589-000	Other Transportation Operations	E	580	4.30
4573-000	School Bus Operations	E	584	2.57
8631-000	Ambulance Operations	E	590	6.53

*(Classification Units for Class F continue on the next page)*

## 2003 PREMIUM RATES

<u>Classification Unit</u>	<u>Description</u>	<u>Class</u>	<u>Rate Group</u>	<u>2003 Premium Rate (\$)</u>
5211-099	Wholesale Foods	F	604	2.43
5221-000	Non-alcoholic Beverages, Wholesale	F	604	2.43
5222-000	Alcoholic Beverages, Wholesale	F	604	2.43
6011-000	Supermarkets	F	604	2.43
6016-000	Meat Stores	F	604	2.43
6012-001	Grocery Stores	F	606	1.29
6012-002	Convenience and Variety Stores	F	606	1.29
6021-001	Liquor Stores	F	606	1.29
6021-002	Duty Free Shops	F	606	1.29
6022-000	Wine Stores	F	606	1.29
6013-000	Bakery Product Stores	F	607	3.20
6015-000	Fruit and Vegetable Stores	F	607	3.20
6019-000	Other Specialty Food Stores	F	607	3.20
6023-000	Beer Store Operations	F	608	3.56
4711-001	Terminal Grain Elevator Services	F	612	2.58
4711-002	Country Grain Elevator Services	F	612	2.58
5011-000	Livestock Dealers	F	612	2.58
5012-000	Grain Dealers	F	612	2.58
5019-000	Farm Products, Wholesale	F	612	2.58
5214-000	Poultry and Eggs, Wholesale	F	612	2.58
5931-000	Agricultural Feed, Wholesale	F	612	2.58
5932-000	Seeds, Wholesale	F	612	2.58
5939-000	Agricultural Chemicals and Other Farm Supplies	F	612	2.58
5911-000	Automotive Salvaging	F	630	3.72
6331-002	Lubricating Services	F	630	3.72
6351-000	Garages (general repairs)	F	630	3.72
6352-000	Paint and Body Repair Shops	F	630	3.72
6353-000	Muffler Replacement Shops	F	630	3.72
6354-000	Motor Vehicle Glass Replacement Shops	F	630	3.72
6355-000	Motor Vehicle Transmission Repair and Replacement Shops	F	630	3.72
6359-000	Other Motor Vehicle Repair Shops	F	630	3.72
6391-000	Car Washes	F	630	3.72
6399-001	Other Motor Vehicle Services	F	630	3.72
5111-000	Other Petroleum Products, Sales	F	633	1.70
6331-001	Gas Bars	F	633	1.70

## 2003 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	2003 Premium Rate (\$)
5241-000	Tobacco Products, Wholesale	F	636	1.23
5311-099	Apparel, Wholesale	F	636	1.23
5321-099	Dry Goods, Wholesale	F	636	1.23
5411-099	Household Furniture and Appliances, Wholesale	F	636	1.23
5431-099	Household Furnishings, Wholesale	F	636	1.23
5521-001	Tires and Tubes, Wholesale	F	636	1.23
5529-000	Other Motor Vehicle Parts and Accessories, Wholesale	F	636	1.23
5621-000	Hardware, Wholesale	F	636	1.23
5622-000	Plumbing, Heating, and Air Conditioning Equipment, Sales	F	636	1.23
5632-000	Paint, Glass, and Wallpaper, Wholesale	F	636	1.23
5731-002	Welding Equipment and Supplies	F	636	1.23
5793-000	Professional Machinery, Equipment, and Supplies, Wholesale	F	636	1.23
5799-000	Other Machinery, Equipment, and Supplies, Wholesale	F	636	1.23
5921-099	Paper and Paper Products, Wholesale	F	636	1.23
5941-099	Toys, Amusements, and Sporting Goods, Wholesale	F	636	1.23
5951-000	Photographic Equipment and Supplies, Wholesale	F	636	1.23
5952-000	Musical Instruments and Accessories, Wholesale	F	636	1.23
5961-000	Jewelry and Watches, Wholesale	F	636	1.23
5971-000	Industrial and Household Compounds, Wholesale	F	636	1.23
5981-000	General Merchandise, Wholesale	F	636	1.23
5991-000	Books, Periodicals, and Newspapers, Wholesale	F	636	1.23
5992-000	Second-hand Goods, Wholesale	F	636	1.23
5999-000	Other Wholesale Product Operations	F	636	1.23
6211-099	Household Furniture, Appliances, Television, and Stereo Stores	F	636	1.23
6223-000	Appliance, Television, Radio, and Stereo Repair	F	636	1.23
6231-000	Floor Covering Stores	F	636	1.23
6232-000	Drapery Stores	F	636	1.23
6341-000	Home and Auto Supply Stores	F	636	1.23
6342-000	Tire, Battery, Parts, and Accessories Stores	F	636	1.23
6411-000	Department Stores	F	636	1.23
6412-099	Other General Merchandise Stores	F	636	1.23
6511-000	Book and Stationery Stores	F	636	1.23
6521-000	Florist Shops	F	636	1.23
6522-000	Lawn and Garden Centres	F	636	1.23
6531-000	Hardware Stores	F	636	1.23
6532-000	Paint, Glass, and Wallpaper Stores	F	636	1.23
6541-099	Sporting Goods and Bicycle Shops	F	636	1.23
6551-000	Musical Instrument Stores	F	636	1.23
6552-000	Record and Tape Sales	F	636	1.23
6561-099	Jewelry and Watch Stores	F	636	1.23
6571-000	Camera and Photographic Supply Stores	F	636	1.23
6581-000	Toy and Hobby Stores	F	636	1.23
6582-000	Gift, Novelty, and Souvenir Stores	F	636	1.23
6591-000	Second-hand Merchandise Stores	F	636	1.23
6593-000	Art Galleries and Artists' Supply Stores	F	636	1.23
6594-000	Luggage and Leather Goods Stores	F	636	1.23
6595-000	Monument and Tombstone Dealers	F	636	1.23
6596-000	Pet Stores	F	636	1.23
6597-000	Coin and Stamp Dealers	F	636	1.23
6599-000	Other Retail Stores	F	636	1.23

## 2003 PREMIUM RATES

<u>Classification Unit</u>	<u>Description</u>	<u>Class</u>	<u>Rate Group</u>	<u>2003 Premium Rate (\$)</u>
6911-000	Vending Machine Operators	F	636	1.23
6921-000	Mail Order Houses	F	636	1.23
5231-099	Drugs and Toiletries, Wholesale	F	638	0.46
6031-001	Pharmacy Operations	F	638	0.46
6031-002	Large Drugstores	F	638	0.46
6032-000	Patent Medicine and Toiletry Stores	F	638	0.46
6592-000	Opticians' Shops	F	638	0.46
6111-000	Shoe Stores	F	641	0.94
6121-000	Men's Clothing Stores	F	641	0.94
6131-000	Women's Clothing Stores	F	641	0.94
6141-000	Children's Clothing Stores	F	641	0.94
6142-000	Fur Stores	F	641	0.94
6149-000	Other Clothing Stores	F	641	0.94
6151-000	Fabric and Yarn Stores	F	641	0.94
6239-000	Other Household Furnishing Stores	F	641	0.94
5511-000	Automobile Importers	F	657	0.65
5512-000	Other Motor Vehicle Importers	F	657	0.65
6311-000	Automobiles and Trucks (new), Sales	F	657	0.65
6312-000	Automobiles and Trucks (used), Sales	F	657	0.65
9921-000	Automobile and Truck Rental and Leasing	F	657	0.65
5741-099	Electrical and Electronic Equipment, Sales Operations	F	668	0.38
5744-000	Computer and Related Equipment, Sales	F	668	0.38
5791-000	Office and Store Equipment, Sales	F	668	0.38
5519-000	Other Motor Vehicles and Trailers, Wholesale	F	670	1.53
5711-000	Farm Machinery and Equipment, Sales Operations	F	670	1.53
5721-000	Construction and Forestry Machinery and Supplies, Sales	F	670	1.53
5722-000	Mining Machinery and Supplies, Sales	F	670	1.53
5731-001	Industrial Machinery and Supplies, Sales	F	670	1.53
5792-000	Service Machinery and Supplies, Sales	F	670	1.53
6321-000	Motor Home and Travel Trailer Dealers	F	670	1.53
6322-099	Marine Equipment, Sales and Rentals	F	670	1.53
6323-099	Other Recreational Vehicle Dealers	F	670	1.53
6598-000	Mobile Home Dealers	F	670	1.53
5631-001	Lumber, Plywood, and Millwork, Sales	F	681	2.88
5631-002	Self-serve Retail Building Supplies	F	681	2.88
5639-000	Other Building Materials, Sales	F	681	2.88
5993-000	Forest Products, Wholesale	F	681	2.88
5611-000	Iron and Steel Primary Forms and Structural Shapes, Wholesale	F	685	2.91
5612-000	Other Iron and Steel Products, Wholesale	F	685	2.91
5613-000	Non-ferrous Metal and Metal Products, Wholesale	F	685	2.91
5619-000	Metal and Metal Product Combination Wholesalers	F	685	2.91





## 2003 PREMIUM RATES

<u>Classification Unit</u>	<u>Description</u>	<u>Class</u>	<u>Rate Group</u>	<u>2003 Premium Rate (\$)</u>
5919-001	Other Waste Materials Recycling	F	689	7.97
5919-002	Metal Waste Materials Recycling	F	689	7.97

*(Classification Units for Class G continue on the next page)*

## 2003 PREMIUM RATES

<u>Classification Unit</u>	<u>Description</u>	<u>Class</u>	<u>Rate Group</u>	<u>2003 Premium Rate (\$)</u>
4261-000	Electrical Work	G	704	3.03
4499-001	Other Services Incidental to Construction	G	704	3.03
7799-012	Office Furniture Installation	G	704	3.03
4241-002	Drain Contractors	G	707	3.96
4241-099	Plumbing, Heating, and Air Conditioning, Installation	G	707	3.96
4244-000	Sheet Metal and Other Duct Work	G	707	3.96
4256-000	Thermal Insulation Work	G	707	3.96
4259-000	Industrial Maintenance and Repair Contracting	G	707	3.96
4113-002	Gas Distribution Lines	G	711	4.21
4121-001	Highways, Streets, and Small Bridges	G	711	4.21
4129-002	Park Grounds and Recreational Open Space	G	711	4.21
4213-000	Septic System Installation	G	711	4.21
4214-000	Excavating and Grading	G	711	4.21
4215-000	Equipment Rental (with operator)	G	711	4.21
4216-000	Asphalt Paving	G	711	4.21
4217-000	Fencing and Deck Installation	G	711	4.21
4293-000	Swimming Pool Installation	G	711	4.21
4271-099	Plaster, Drywall, and Acoustical Work	G	719	7.09
4275-001	Painting and Decorating	G	719	7.09
4276-000	Terrazzo and Tile Work	G	719	7.09
4277-099	Carpeting and Flooring	G	719	7.09
7799-002	Interior Designing Services	G	719	7.09
4012-000	Apartment and Condominium Construction	G	723	5.00
4021-099	Industrial, Commercial, and Institutional Construction	G	723	5.00
4111-099	Heavy Engineering Construction	G	723	5.00
4211-002	Non-structural Interior Demolition	G	723	5.00
4411-000	Construction Project Management	G	723	5.00
7712-002	Supply of Labour, Construction	G	723	5.00
4235-000	Roof Shingling	G	728	12.36
4236-000	Sheet Metal and Built-up Roofing	G	728	12.36
4113-001	Gas and Oil Pipelines, Construction	G	732	5.84
4121-002	Large Bridge Construction	G	732	5.84
4122-000	Waterworks and Sewage Systems	G	732	5.84
4129-001	Other Heavy Construction	G	732	5.84
4221-000	Piledriving Work	G	732	5.84
4255-000	Millwright and Rigging Work	G	737	6.80
4292-000	Ornamental and Fabricated Metal Installation	G	737	6.80
4299-000	Other Trade Work	G	737	6.80
9942-000	Custom Welding Services	G	737	6.80
4231-000	Masonry Operations	G	741	12.36

## 2003 PREMIUM RATES

<u>Classification Unit</u>	<u>Description</u>	<u>Class</u>	<u>Rate Group</u>	<u>2003 Premium Rate (\$)</u>
4211-001	Wrecking and Structural Demolition	G	748	17.18
4222-001	Form Work (high-rise)	G	748	17.18
4224-002	Concrete Cutting and Drilling	G	748	17.18
4225-000	Precast Concrete Installation	G	748	17.18
4227-000	Structural Steel Erection	G	748	17.18
4229-000	Other Structural Work	G	748	17.18
4275-002	Painting of Structures	G	748	17.18
9952-001	Above Ground Window Cleaning	G	748	17.18
9959-001	Other Services to Buildings and Dwellings	G	748	17.18
4223-000	Steel Reinforcing	G	751	8.42
4224-001	Concrete Finishing	G	751	8.42
4224-003	Concrete Sealing	G	751	8.42
4232-000	Siding Work	G	751	8.42
4233-000	Glass and Glazing Work	G	751	8.42
4234-001	Insulation Work	G	751	8.42
4239-000	Caulking and Weatherstripping	G	751	8.42
4011-099	Homebuilding Operations	G	764	10.96
4222-002	Form Work (low-rise)	G	764	10.96
4226-000	Rough and Framing Carpentry	G	764	10.96
4274-000	Finish Carpentry	G	764	10.96
4491-000	Land Developers	G	764	10.96
4499-002	House Raising/Moving	G	764	10.96

*(Classification Units for Class H continue on the next page)*

## 2003 PREMIUM RATES

<u>Classification Unit</u>	<u>Description</u>	<u>Class</u>	<u>Rate Group</u>	<u>2003 Premium Rate (\$)</u>
8511-001	Elementary and Secondary School Boards	H	810	0.68
8511-002	Private Schools	H	810	0.68
8521-000	Post-Secondary Non-university Education Operations	H	817	0.36
8531-000	University Education	H	817	0.36
8541-000	Library Services	H	817	0.36
8551-000	Museums and Archives	H	817	0.36
8599-001	Other Educational Services	H	817	0.36
8599-002	Driving Schools	H	817	0.36
4124-001	Power and Telecommunication Transmission Lines	H	830	3.55
4124-002	Cable Television Contractors	H	830	3.55
4911-002	Cleaning of Electrical Power Systems Equipment	H	830	3.55
4911-003	Generation of Electric Power	H	833	0.74
4612-000	Crude Oil Pipeline Transport	H	835	1.19
4619-000	Other Pipeline Transport Operations	H	835	1.19
4911-001	Electric Power Systems	H	835	1.19
4931-000	Water Systems	H	835	1.19
4999-002	Operation of Steam Generated Power Plants	H	835	1.19
4611-000	Natural Gas Pipeline Transport	H	838	0.30
4921-000	Gas Distribution Systems	H	838	0.30
7799-013	Other Services Incidental to Government	H	845	1.62
8321-099	General Municipal/Regional Operations	H	845	1.62
8324-000	Firefighting Services	H	845	1.62
8351-000	Band Councils	H	845	1.62
8372-001	Regional Conservation Authorities	H	845	1.62
8411-000	Other Government Agencies	H	845	1.62
8621-001	Nursing Home Operations	H	851	2.77
8621-002	Residential Home Operations	H	852	2.77
8611-000	General Hospitals	H	853	0.86
8612-000	Rehabilitation Hospitals	H	853	0.86
8613-000	Extended Care Hospitals	H	853	0.86
8614-000	Psychiatric Hospitals	H	853	0.86
8615-000	Addiction Hospitals	H	853	0.86
8616-000	Outpost Hospitals	H	853	0.86
8617-000	Paediatric Hospitals	H	853	0.86
8619-000	Other Specialty Hospitals	H	853	0.86
8634-000	Nursing and Other Health Care Operations	H	857	2.19
8662-099	Offices of Nurses	H	857	2.19

## 2003 PREMIUM RATES

<u>Classification Unit</u>	<u>Description</u>	<u>Class</u>	<u>Rate Group</u>	<u>2003 Premium Rate (\$)</u>
8622-000	Homes for the Physically Challenged and/or Disabled	H	858	2.44
8623-000	Homes for the Developmentally Handicapped	H	858	2.44
8624-000	Homes for the Mentally Handicapped/Disabled	H	858	2.44
8625-000	Homes for Emotionally Distressed Children	H	858	2.44
8626-000	Homes for Alcohol or Drug Dependent Persons	H	858	2.44
8627-000	Homes for Children in Need of Protection	H	858	2.44
8628-000	Homes for Single Mothers	H	858	2.44
8629-000	Other Institutional Health and Social Services	H	858	2.44
8632-000	Drug Addiction and Alcoholism Treatment Clinics	H	861	0.86
8633-000	Health Rehabilitation Clinics	H	861	0.86
8635-000	Public Health Clinics and Community Health Centres	H	861	0.86
8639-000	Other Non-institutional Health Services	H	861	0.86
8641-000	Child Daycare and Nursery School Services	H	861	0.86
8644-000	Life Skills Training Facilities	H	861	0.86
8647-000	Social Rehabilitation Services	H	861	0.86
8648-000	Crisis Intervention	H	861	0.86
8649-000	Other Non-institutional Social Services	H	861	0.86
8642-000	Child Welfare Services	H	875	0.60
8643-000	Family Planning Services	H	875	0.60
8646-000	Meal Services (non-commercial)	H	875	0.60
8651-099	Offices of Physicians	H	875	0.60
8653-099	Offices of Dentists	H	875	0.60
8661-000	Offices of Chiropractors and Osteopaths	H	875	0.60
8664-000	Offices of Nutritionists and Dietitians	H	875	0.60
8665-000	Offices of Physiotherapists and Occupational Therapists	H	875	0.60
8666-000	Offices of Optometrists	H	875	0.60
8667-000	Offices of Podiatrists and Chiropodists	H	875	0.60
8668-000	Offices of Denturists	H	875	0.60
8669-000	Offices of Other Health Practitioners	H	875	0.60
8671-000	Offices of Psychologists	H	875	0.60
8672-000	Offices of Social Workers	H	875	0.60
8679-000	Offices of Other Social Service Practitioners	H	875	0.60
8681-000	Medical Laboratories	H	875	0.60
8682-000	Radiological Laboratories	H	875	0.60
8683-000	Combined Medical and Radiological Laboratories	H	875	0.60
8684-000	Public Health Laboratories	H	875	0.60
8685-000	Blood Bank Laboratories	H	875	0.60
8689-000	Other Health Laboratories	H	875	0.60
8691-000	Health Care and Public Safety Promotion Associations and Agencies	H	875	0.60
8692-000	Health Care Standards Agencies	H	875	0.60
8693-000	Health Care Research Agencies	H	875	0.60
8694-000	Social Service Planning and Advocacy Agencies	H	875	0.60
8699-000	Other Health and Social Service Associations and Agencies	H	875	0.60

*(Classification Units for Class I continue on the next page)*

## 2003 PREMIUM RATES

<u>Classification Unit</u>	<u>Description</u>	<u>Class</u>	<u>Rate Group</u>	<u>2003 Premium Rate (\$)</u>
7511-001	Operators of Apartment Buildings	I	905	2.42
7511-002	Operators of Condominiums	I	905	2.42
7512-001	Operators of Non-residential Buildings	I	908	1.27
7512-002	Self-serve Storage Facilities	I	908	1.27
7512-003	Operators of Recreational Buildings	I	908	1.27
7599-001	Other Real Estate Operators	I	908	1.27
9732-000	Cemeteries and Crematoria	I	908	1.27
9991-000	Parking Lot Operations	I	908	1.27
7791-001	Security Services	I	911	1.71
7791-003	Detective Agencies	I	911	1.71
7791-004	Armoured Car Services	I	911	1.71
9211-000	Restaurants, Licensed	I	919	1.81
9212-000	Restaurants, Unlicensed	I	919	1.81
9213-000	Take-out Food Services	I	919	1.81
9214-001	Caterers	I	919	1.81
9214-002	Supply of Labour, Restaurant/Catering	I	919	1.81
9221-000	Taverns, Bars, and Nightclubs	I	919	1.81
7599-002	Mobile Home Parks	I	921	2.73
9111-000	Hotels and Motor Hotels	I	921	2.73
9112-000	Motels	I	921	2.73
9113-000	Tourist Courts and Cabins	I	921	2.73
9114-000	Guest Houses and Tourist Homes	I	921	2.73
9121-000	Lodging Houses and Residential Clubs	I	921	2.73
9131-000	Camping Grounds and Travel Trailer Parks	I	921	2.73
9141-000	Outfitters	I	921	2.73
9149-001	Other Recreation and Vacation Camps	I	921	2.73
9149-002	Children's Educational Camps	I	921	2.73
9726-000	Carpet Cleaning	I	923	3.36
9952-002	Ground Level Window Cleaning	I	923	3.36
9953-001	Janitorial Operations	I	923	3.36
9953-002	Other Cleaning Services	I	923	3.36
9959-005	Window Tinting of Buildings	I	923	3.36
9959-006	Pool Services	I	923	3.36
7712-001	Supply of Non-clerical Labour Operations	I	929	4.88
7799-004	Custom Packaging	I	933	2.79
9911-000	Industrial Machinery and Equipment Rental and Leasing	I	933	2.79
9912-000	Audio-visual Equipment Rental and Leasing	I	933	2.79
9913-000	Office Furniture and Equipment Rental and Leasing	I	933	2.79
9919-000	Other Machinery and Equipment Rental and Leasing	I	933	2.79
9941-000	Electric Motor Repair	I	933	2.79
9949-000	Other Repair Services	I	933	2.79

## 2003 PREMIUM RATES

<u>Classification Unit</u>	<u>Description</u>	<u>Class</u>	<u>Rate Group</u>	<u>2003 Premium Rate (\$)</u>
9643-000	Horse Race Tracks	I	937	1.56
9644-000	Other Race Tracks	I	937	1.56
9651-000	Golf Courses	I	937	1.56
9652-000	Curling Clubs	I	937	1.56
9653-000	Skiing Facilities	I	937	1.56
9659-001	Other Sports and Recreational Clubs	I	937	1.56
9659-002	Youth Clubs	I	937	1.56
9661-001	Gambling Operations	I	937	1.56
9661-002	Lotteries and Casinos	I	937	1.56
9691-000	Bowling Alleys and Billiard Parlours	I	937	1.56
9692-000	Amusement Parks	I	937	1.56
9693-000	Dance Halls, Studios and Schools	I	937	1.56
9694-000	Coin-operated Amusement Services	I	937	1.56
9695-000	Roller Skating Facilities	I	937	1.56
9696-000	Botanical and Zoological Gardens	I	937	1.56
9699-001	Other Amusement and Recreational Services	I	937	1.56
9699-002	Horse Trainers and Riding Operations	I	937	1.56
9711-099	Barber and Beauty Shops	I	944	2.34
9723-000	Self-serve Laundries and/or Dry Cleaners	I	944	2.34
9724-000	Valet Services and Cleaning Depots	I	944	2.34
9731-000	Funeral Homes	I	944	2.34
9741-099	Domestic Services	I	944	2.34
9791-000	Shoe Repair	I	944	2.34
9792-000	Fur Cleaning, Repair, and Storage	I	944	2.34
9799-000	Other Personal Services	I	944	2.34
9951-000	Disinfecting and Exterminating Services	I	944	2.34
9999-001	Miscellaneous Services	I	944	2.34
9999-002	Automobile Associations	I	944	2.34
7011-000	Central Banks	I	956	0.17
7021-000	Chartered Banks	I	956	0.17
7029-000	Other Banking-type Intermediaries	I	956	0.17
7031-000	Trust Companies	I	956	0.17
7041-000	Deposit Accepting Mortgage Companies	I	956	0.17
7042-000	Co-operative Mortgage Companies	I	956	0.17
7051-099	Credit Unions	I	956	0.17
7099-000	Other Deposit Accepting Intermediaries	I	956	0.17
7111-000	Consumer Loan Companies	I	956	0.17
7121-000	Sales Finance Companies	I	956	0.17
7122-000	Credit Card Companies	I	956	0.17
7123-000	Factoring Companies	I	956	0.17
7124-000	Financial Leasing Companies	I	956	0.17
7125-000	Venture Capital Companies	I	956	0.17
7129-000	Other Business Financing Companies	I	956	0.17
7211-000	Investment (mutual) Funds	I	956	0.17
7212-000	Retirement Savings Funds	I	956	0.17
7213-000	Segregated Funds	I	956	0.17
7214-000	Investment Companies	I	956	0.17
7215-000	Holding Companies	I	956	0.17
7221-000	Mortgage Investment Companies	I	956	0.17
7222-000	Real Estate Investment Trusts	I	956	0.17

## 2003 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	2003 Premium Rate (\$)
7229-000	Other Mortgage Companies	I	956	0.17
7291-000	Trusted Pension Funds	I	956	0.17
7292-000	Estate, Trust, and Agency Funds	I	956	0.17
7299-000	Other Investment Intermediaries	I	956	0.17
7311-000	Life Insurers	I	956	0.17
7321-000	Deposit Insurers	I	956	0.17
7331-000	Health Insurers	I	956	0.17
7339-000	Other Casualty and Property Insurers	I	956	0.17
7411-000	Investment Dealers	I	956	0.17
7412-000	Stock Brokers	I	956	0.17
7413-000	Commodity Brokers	I	956	0.17
7421-000	Mortgage Brokers	I	956	0.17
7431-000	Stock Exchanges	I	956	0.17
7432-000	Commodity Exchanges	I	956	0.17
7499-000	Other Financial Intermediaries	I	956	0.17
7611-000	Insurance and Real Estate Agencies	I	956	0.17
7711-001	Supply of Clerical Labour Operations	I	956	0.17
7711-003	Placement Agencies	I	956	0.17
7711-100	Out of Province Operations - Class A	I	956	0.17
7711-200	Out of Province Operations - Class B	I	956	0.17
7711-300	Out of Province Operations - Class C	I	956	0.17
7711-400	Out of Province Operations - Class D	I	956	0.17
7711-500	Out of Province Operations - Class E	I	956	0.17
7711-600	Out of Province Operations - Class F	I	956	0.17
7711-700	Out of Province Operations - Class G	I	956	0.17
7711-800	Out of Province Operations - Class H	I	956	0.17
7711-900	Out of Province Operations - Class I	I	956	0.17
7731-000	Chartered and Certified Accountants	I	956	0.17
7739-000	Other Accounting and Bookkeeping Services	I	956	0.17
7761-000	Offices of Lawyers and Notaries	I	956	0.17
7792-000	Credit Bureau Services	I	956	0.17
7793-000	Collection Agencies	I	956	0.17
7799-003	Actuarial Services	I	956	0.17
0231-000	Agricultural Management and Consulting Services	I	958	0.30
4555-000	Marine Shipping Agencies	I	958	0.30
4592-003	Freight Forwarders (brokers)	I	958	0.30
7721-001	Software Development and Computer Services	I	958	0.30
7722-000	Computer Equipment Maintenance and Repair	I	958	0.30
7751-000	Offices of Architects	I	958	0.30
7752-000	Offices of Engineers	I	958	0.30
7759-001	Other Scientific and Technical Services	I	958	0.30
7759-002	Research and Development	I	958	0.30
7771-001	Management Consulting Services	I	958	0.30
7771-002	Property Management Services	I	958	0.30
7794-000	Customs Brokers and Consultants	I	958	0.30
7795-999	Telephone Answering Services / Call Centres	I	958	0.30
7796-001	Business Service Centres	I	958	0.30
7796-002	Microfilming and Micrographing Services	I	958	0.30
7799-001	Miscellaneous Business Services	I	958	0.30
7799-005	Translation Services	I	958	0.30
7799-006	Custom Typing Services	I	958	0.30
7799-007	Manufacturer's Agents	I	958	0.30
7799-009	Meter Reading	I	958	0.30



## 2003 PREMIUM RATES

<u>Classification Unit</u>	<u>Description</u>	<u>Class</u>	<u>Rate Group</u>	<u>2003 Premium Rate (\$)</u>
7799-010	Other Brokers	I	958	0.30
7799-011	Quality Assurance	I	958	0.30
9931-000	Photographers	I	958	0.30
9961-000	Ticket and Travel Agencies	I	958	0.30
9962-001	Tour Packagers	I	958	0.30
2821-002	Photographic Film Processing	I	962	0.94
7741-000	Advertising Agencies	I	962	0.94
7742-000	Media Representatives	I	962	0.94
7743-000	Display and Billboard Advertising	I	962	0.94
7749-000	Other Advertising Services	I	962	0.94
9611-000	Motion Picture and Video Production	I	962	0.94
9612-000	Motion Picture and Video Distribution	I	962	0.94
9613-000	Motion Picture Laboratories and Video Production Facilities	I	962	0.94
9614-000	Sound Recording Services	I	962	0.94
9619-000	Other Motion Picture, Audio, and Video Services	I	962	0.94
9621-000	Regular Motion Picture Theatres	I	962	0.94
9622-000	Outdoor Motion Picture Theatres	I	962	0.94
9629-000	Other Motion Picture Exhibition	I	962	0.94
9631-000	Entertainment Production Companies and Artists	I	962	0.94
9639-000	Other Theatrical and Staged Entertainment Services	I	962	0.94
9721-000	Power Laundries and/or Dry Cleaners	I	975	3.21
9725-000	Linen Supply Services	I	975	3.21
9729-000	Other Laundry and Dry Cleaning Services	I	975	3.21
7791-002	Corps of Commissionaires	I	981	0.56
9811-000	Religious Organizations	I	981	0.56
9821-000	Business Associations	I	981	0.56
9831-000	Health and Social Service Professional Membership Associations	I	981	0.56
9839-000	Other Professional Membership Associations	I	981	0.56
9841-000	Labour Organizations	I	981	0.56
9851-000	Political Organizations	I	981	0.56
9861-001	Civic and Fraternal Organizations	I	981	0.56
9861-002	Cultural Organizations	I	981	0.56
4811-000	Radio Broadcasting	I	983	0.35
4812-000	Television Broadcasting	I	983	0.35
4813-000	Combined Radio and Television Broadcasting	I	983	0.35
4814-000	Cable Television	I	983	0.35
4821-000	Telecommunication Carriers	I	983	0.35
4839-000	Other Telecommunication Operations	I	983	0.35

## *Section 6*

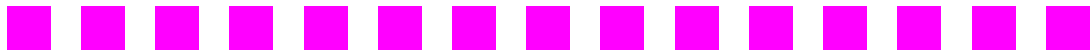
### Supporting Documentation for Each Class



Class A .....	Page 059
Class B .....	Page 080
Class C .....	Page 098
Class D .....	Page 122
Class E .....	Page 362
Class F .....	Page 392
Class G .....	Page 446
Class H .....	Page 488
Class I .....	Page 536

## *Section 6 - A*

### Class A – Supporting Documentation



**2003 PREMIUM RATES  
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

**RATE GROUP 030: LOGGING**

(CLASS A: FOREST PRODUCTS)

<u>Year</u>	<u>Insurable Earnings</u>	<u>Maximum Insurable Earnings Ceiling</u>	<u>Average Insurable Earnings</u>	<u>Employment</u>	<u>Number of LTIs</u>	<u>Lost Time Injury Rate</u>
1997	\$208,071,447	\$56,100	\$37,625	5,530	242	4.38%
1998	\$201,413,783	\$58,200	\$37,750	5,336	198	3.71%
1999	\$208,122,549	\$59,200	\$39,659	5,248	239	4.55%
2000	\$223,376,647	\$59,300	\$42,414	5,267	227	4.31%
2001	\$227,308,562	\$60,600	\$42,442	5,356	195	3.64%
2002	\$222,895,139	\$64,600	\$42,994	5,185	191	3.68%
2003	\$233,950,738	\$65,600	\$44,069	5,309	194	3.65%

**2003 PREMIUM RATES**  
**5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**  
**RATE GROUP 033: MILL PRODUCTS AND FORESTRY SERVICES**

(CLASS A: FOREST PRODUCTS)

<u>Year</u>	<u>Insurable Earnings</u>	<u>Maximum Insurable Earnings Ceiling</u>	<u>Average Insurable Earnings</u>	<u>Employment</u>	<u>Number of LTIs</u>	<u>Lost Time Injury Rate</u>
1997	\$298,276,412	\$56,100	\$32,447	9,193	512	5.57%
1998	\$324,741,513	\$58,200	\$33,469	9,703	553	5.70%
1999	\$339,160,996	\$59,200	\$33,206	10,214	578	5.66%
2000	\$366,610,610	\$59,300	\$34,749	10,550	591	5.60%
2001	\$357,056,549	\$60,600	\$35,487	10,062	542	5.39%
2002	\$350,123,939	\$64,600	\$35,948	9,740	516	5.30%
2003	\$367,490,086	\$65,600	\$36,847	9,974	524	5.25%

**2003 PREMIUM RATES  
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

**RATE GROUP 036: VENEERS, PLYWOOD AND WOOD PRESERVATION**

(CLASS A: FOREST PRODUCTS)

<u>Year</u>	<u>Insurable Earnings</u>	<u>Maximum Insurable Earnings Ceiling</u>	<u>Average Insurable Earnings</u>	<u>Employment</u>	<u>Number of LTIs</u>	<u>Lost Time Injury Rate</u>
1997	\$153,807,150	\$56,100	\$30,357	5,067	171	3.37%
1998	\$166,307,714	\$58,200	\$30,990	5,367	174	3.24%
1999	\$179,396,984	\$59,200	\$31,073	5,773	199	3.45%
2000	\$190,097,939	\$59,300	\$32,926	5,774	238	4.12%
2001	\$179,559,932	\$60,600	\$32,702	5,491	166	3.02%
2002	\$176,073,596	\$64,600	\$33,127	5,315	164	3.09%
2003	\$184,806,847	\$65,600	\$33,955	5,443	165	3.03%

**2003 PREMIUM RATES  
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

**RATE GROUP 039: PULP, NEWSPRINT AND SPECIALTY PAPERS**

(CLASS A: FOREST PRODUCTS)

<u>Year</u>	<u>Insurable Earnings</u>	<u>Maximum Insurable Earnings Ceiling</u>	<u>Average Insurable Earnings</u>	<u>Employment</u>	<u>Number of LTIs</u>	<u>Lost Time Injury Rate</u>
1997	\$905,973,508	\$56,100	\$38,402	23,592	256	1.09%
1998	\$906,853,116	\$58,200	\$38,495	23,557	232	0.98%
1999	\$955,137,030	\$59,200	\$38,658	24,707	250	1.01%
2000	\$927,467,044	\$59,300	\$40,206	23,068	285	1.24%
2001	\$935,707,153	\$60,600	\$44,415	21,067	268	1.27%
2002	\$917,539,463	\$64,600	\$44,992	20,393	239	1.17%
2003	\$963,049,420	\$65,600	\$46,117	20,882	237	1.13%

**2003 PREMIUM RATES  
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

**RATE GROUP 041: CORRUGATED BOXES**

(CLASS A: FOREST PRODUCTS)

<b>Year</b>	<b>Insurable Earnings</b>	<b>Maximum Insurable Earnings Ceiling</b>	<b>Average Insurable Earnings</b>	<b>Employment</b>	<b>Number of LTIs</b>	<b>Lost Time Injury Rate</b>
1997	\$209,255,877	\$56,100	\$31,513	6,640	151	2.27%
1998	\$238,455,536	\$58,200	\$31,528	7,563	169	2.23%
1999	\$256,153,226	\$59,200	\$31,905	8,029	204	2.54%
2000	\$277,967,325	\$59,300	\$33,530	8,290	242	2.92%
2001	\$280,244,004	\$60,600	\$33,849	8,279	211	2.55%
2002	\$274,802,786	\$64,600	\$34,289	8,014	214	2.67%
2003	\$288,433,005	\$65,600	\$35,146	8,206	216	2.63%



**2003 PREMIUM RATES  
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

**CLASS A: FOREST PRODUCTS**

<u>Year</u>	<u>Insurable Earnings</u>	<u>Maximum Insurable Earnings Ceiling</u>	<u>Average Insurable Earnings</u>	<u>Employment</u>	<u>Number of LTIs</u>	<u>Lost Time Injury Rate</u>
1997	\$1,775,384,394	\$56,100	\$35,492	50,022	1,332	2.66%
1998	\$1,837,771,662	\$58,200	\$35,667	51,526	1,326	2.57%
1999	\$1,937,970,785	\$59,200	\$35,908	53,971	1,470	2.72%
2000	\$1,985,519,565	\$59,300	\$37,499	52,949	1,583	2.99%
2001	\$1,979,876,200	\$60,600	\$39,397	50,255	1,382	2.75%
2002	\$1,941,434,924	\$64,600	\$39,909	48,647	1,324	2.72%
2003	\$2,037,730,096	\$65,600	\$40,906	49,814	1,336	2.68%

## 2003 PREMIUM RATES

### NEW CLAIMS COST BY RATE GROUP

Rate Group	Description	2003 New Claims Cost		2003 Premium
		Cost Index * (%)	Cost per LTI (\$)	Rate (\$)
030	LOGGING	192%	56,836	11.25
033	MILL PRODUCTS AND FORESTRY SERVICES	82%	24,401	8.00
036	VENEERS, PLYWOOD AND WOOD PRESERVATION	84%	24,821	5.16
039	PULP, NEWSPRINT AND SPECIALTY PAPERS	114%	33,802	1.94
041	CORRUGATED BOXES	58%	17,077	2.85
<b>CLASS: A</b>	<b>FOREST PRODUCTS</b>		<b>29,646</b>	<b>4.52</b>

\* The Cost Index compares the average cost of a claim for a Rate Group to that of the Class.

## 2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

### RATE GROUP 030: LOGGING

(CLASS A: FOREST PRODUCTS)

<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub-Component</u>	<u>Premium Rate Components</u> <u>Before</u> <u>Relief/Transfer</u>	<u>After</u> <u>Relief/Transfer</u>
<b>B.1 WSIB Administrative</b>			
	WSIB Administrative	1.124	1.878
	<b>Total</b>	<b>1.124</b>	<b>1.878</b>
<b>B.2 Legislative Obligations</b>			
	WSIAT	0.041	0.069
	Office of Worker Advisor	0.019	0.032
	Office of Employer Advisor	0.007	0.012
	OHSA	0.109	0.182
	Mine Rescue	0.000	0.000
	Program Administration	0.001	0.002
	Institute of Work & Health	0.028	0.047
	<b>Total</b>	<b>0.205</b>	<b>0.343</b>
<b>B.3 Accident Prevention</b>			
	OFSWA	0.340	0.340
	<b>Total</b>	<b>1.669</b>	<b>2.561</b>
<b>B.4 TOTAL OVERHEAD EXPENSES</b>			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.892	
		<b>2.561</b>	
<b>B.5 NET OVERHEAD EXPENSES</b>			
		<b>2.561</b>	

## 2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

### RATE GROUP 033: MILL PRODUCTS AND FORESTRY SERVICES

(CLASS A: FOREST PRODUCTS)

<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub-Component</u>	<u>Premium Rate Components</u> <u>Before</u> <u>Relief/Transfer</u>	<u>After</u> <u>Relief/Transfer</u>
<b>B.1 WSIB Administrative</b>			
	WSIB Administrative	0.850	1.328
	<b>Total</b>	<b>0.850</b>	<b>1.328</b>
<b>B.2 Legislative Obligations</b>			
	WSIAT	0.031	0.048
	Office of Worker Advisor	0.014	0.022
	Office of Employer Advisor	0.005	0.008
	OHSA	0.083	0.130
	Mine Rescue	0.000	0.000
	Program Administration	0.001	0.002
	Institute of Work & Health	0.021	0.033
	<b>Total</b>	<b>0.155</b>	<b>0.242</b>
<b>B.3 Accident Prevention</b>			
	OFSWA	0.283	0.283
	<b>Total</b>	<b>1.289</b>	<b>1.854</b>
<b>B.4 TOTAL OVERHEAD EXPENSES</b>			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.565	
<b>B.5 NET OVERHEAD EXPENSES</b>			
		<b>1.854</b>	

## 2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

### RATE GROUP 036: VENEERS, PLYWOOD AND WOOD PRESERVATION

(CLASS A: FOREST PRODUCTS)

<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub-Component</u>	<u>Premium Rate Components</u>	
		<u>Before Relief/Transfer</u>	<u>After Relief/Transfer</u>
<b>B.1 WSIB Administrative</b>			
	WSIB Administrative	0.611	0.849
	<b>Total</b>	<b>0.611</b>	<b>0.849</b>
<b>B.2 Legislative Obligations</b>			
	WSIAT	0.022	0.031
	Office of Worker Advisor	0.010	0.014
	Office of Employer Advisor	0.004	0.006
	OHSA	0.059	0.082
	Mine Rescue	0.000	0.000
	Program Administration	0.001	0.001
	Institute of Work & Health	0.015	0.021
	<b>Total</b>	<b>0.111</b>	<b>0.154</b>
<b>B.3 Accident Prevention</b>			
	OFSWA	0.233	0.233
	<b>Total</b>	<b>0.955</b>	<b>1.236</b>
<b>B.4 TOTAL OVERHEAD EXPENSES</b>			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.281	
		<b>1.236</b>	
<b>B.5 NET OVERHEAD EXPENSES</b>			
		<b>1.236</b>	

**2003 PREMIUM RATES  
SUB-COMPONENTS OF OVERHEAD EXPENSES**

**RATE GROUP 039: PULP, NEWSPRINT AND SPECIALTY PAPERS**

(CLASS A: FOREST PRODUCTS)

Overhead Expenses <u>Component</u>	Overhead Expenses <u>Sub-Component</u>	<u>Premium Rate Components</u>	
		<u>Before Relief/Transfer</u>	<u>After Relief/Transfer</u>
<b>B.1</b> WSIB Administrative			
	WSIB Administrative	0.345	0.315
	<b>Total</b>	<b>0.345</b>	<b>0.315</b>
<b>B.2</b> Legislative Obligations			
	WSIAT	0.013	0.012
	Office of Worker Advisor	0.006	0.005
	Office of Employer Advisor	0.002	0.002
	OHSA	0.033	0.030
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.009	0.008
	<b>Total</b>	<b>0.063</b>	<b>0.058</b>
<b>B.3</b> Accident Prevention			
	PPHSA	0.105	0.105
	<b>Total</b>	<b>0.513</b>	<b>0.478</b>
<b>B.4</b> TOTAL OVERHEAD EXPENSES			
	a) minus Relief	(0.035)	
	b) plus Transfer Charge	0.000	
		<u><u>0.000</u></u>	
<b>B.5</b> NET OVERHEAD EXPENSES		<b>0.478</b>	

## 2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

### RATE GROUP 041: CORRUGATED BOXES

(CLASS A: FOREST PRODUCTS)

<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub-Component</u>	<u>Premium Rate Components</u> <u>Before</u> <u>Relief/Transfer</u>	<u>After</u> <u>Relief/Transfer</u>
<b>B.1 WSIB Administrative</b>			
	WSIB Administrative	0.421	0.469
	<b>Total</b>	<b>0.421</b>	<b>0.469</b>
<b>B.2 Legislative Obligations</b>			
	WSIAT	0.015	0.017
	Office of Worker Advisor	0.007	0.008
	Office of Employer Advisor	0.002	0.002
	OHSA	0.041	0.046
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.011	0.012
	<b>Total</b>	<b>0.076</b>	<b>0.085</b>
<b>B.3 Accident Prevention</b>			
	PPHSA	0.129	0.129
	<b>Total</b>	<b>0.627</b>	<b>0.684</b>
<b>B.4 TOTAL OVERHEAD EXPENSES</b>			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.057	
<b>B.5 NET OVERHEAD EXPENSES</b>			
		<b>0.684</b>	

## 2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

### CLASS A: FOREST PRODUCTS

<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub-Component</u>	<u>Premium Rate Components</u>	
		<u>Before Relief/Transfer</u>	<u>After Relief/Transfer</u>
<b>B.1 WSIB Administrative</b>			
	WSIB Administrative	0.560	0.748
	<b>Total</b>	<b>0.560</b>	<b>0.748</b>
<b>B.2 Legislative Obligations</b>			
	WSIAT	0.020	0.027
	Office of Worker Advisor	0.009	0.013
	Office of Employer Advisor	0.003	0.004
	OHSA	0.054	0.072
	Mine Rescue	0.000	0.000
	Program Administration	0.001	0.001
	Institute of Work & Health	0.014	0.019
	<b>Total</b>	<b>0.101</b>	<b>0.136</b>
<b>B.3 Accident Prevention</b>			
		0.179	0.179
	<b>Total</b>	<b>0.842</b>	<b>1.063</b>
<b>B.4 TOTAL OVERHEAD EXPENSES</b>			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.221	
<b>B.5 NET OVERHEAD EXPENSES</b>			
		<b>1.063</b>	



## 2003 PREMIUM RATE COMPONENTS

### RATE GROUP 030: LOGGING

(CLASS A: FOREST PRODUCTS)

Component	2003 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	2002 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	4.784		4.909	
2. Second Injury Enhancement Fund (SIEF)				
a. <i>minus</i> Relief	(0.798)		(0.727)	
b. <i>plus</i> Transfer Charge	1.060		0.987	
3. NET NEW CLAIMS COST	5.046	5.046	5.169	5.169
		45%		43%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	1.124		1.152	
2. Legislative Obligations	0.205		0.249	
3. Accident Prevention	0.340		0.333	
4. TOTAL OVERHEAD EXPENSES	1.669		1.733	
a. <i>minus</i> Relief	0.000		0.000	
b. <i>plus</i> Transfer Charge	0.892		0.874	
5. NET OVERHEAD EXPENSES	2.561	2.561	2.607	2.607
		23%		22%
<b>C. UNFUNDED LIABILITY</b>				
		3.534		3.950
		31%		33%
<b>D. (GAIN)/LOSS</b>				
1. 1999 Accident Year	0.129		0.271	
2. 2000 Accident Year	(0.017)		N/A	
	0.111	0.111	0.271	0.271
		1%		2%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	<b>11.25</b>	<b>100%</b>	<b>12.00</b>	<b>100%</b>

## 2003 PREMIUM RATE COMPONENTS

### RATE GROUP 033: MILL PRODUCTS AND FORESTRY SERVICES

(CLASS A: FOREST PRODUCTS)

Component	2003 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	2002 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	3.532		3.012	
2. Second Injury Enhancement Fund (SIEF)				
a. <i>minus</i> Relief	(0.745)		(0.579)	
b. <i>plus</i> Transfer Charge	0.783		0.605	
3. NET NEW CLAIMS COST	3.570	45%	3.038	42%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.850		0.751	
2. Legislative Obligations	0.155		0.162	
3. Accident Prevention	0.283		0.251	
4. TOTAL OVERHEAD EXPENSES	1.289		1.164	
a. <i>minus</i> Relief	0.000		0.000	
b. <i>plus</i> Transfer Charge	0.565		0.485	
5. NET OVERHEAD EXPENSES	1.854	23%	1.649	23%
<b>C. UNFUNDED LIABILITY</b>				
	2.500	31%	2.322	32%
<b>D. (GAIN)/LOSS</b>				
1. 1999 Accident Year	0.091		0.159	
2. 2000 Accident Year	(0.012)		N/A	
	0.079	1%	0.159	2%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	<b>8.00</b>	<b>100%</b>	<b>7.17</b>	<b>100%</b>

## 2003 PREMIUM RATE COMPONENTS

### RATE GROUP 036: VENEERS, PLYWOOD AND WOOD PRESERVATION

(CLASS A: FOREST PRODUCTS)

Component	2003 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	2002 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	2.249		2.302	
2. Second Injury Enhancement Fund (SIEF)				
a. <i>minus</i> Relief	(0.469)		(0.401)	
b. <i>plus</i> Transfer Charge	0.498		0.463	
3. NET NEW CLAIMS COST	2.280	44%	2.364	42%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.611		0.625	
2. Legislative Obligations	0.111		0.135	
3. Accident Prevention	0.233		0.225	
4. TOTAL OVERHEAD EXPENSES	0.955		0.983	
a. <i>minus</i> Relief	0.000		0.000	
b. <i>plus</i> Transfer Charge	0.281		0.329	
5. NET OVERHEAD EXPENSES	1.236	24%	1.312	23%
<b>C. UNFUNDED LIABILITY</b>				
		31%		32%
1.597			1.806	
<b>D. (GAIN)/LOSS</b>				
1. 1999 Accident Year	0.059		0.124	
2. 2000 Accident Year	(0.008)		N/A	
	0.051	1%	0.124	2%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	<b>5.16</b>	<b>100%</b>	<b>5.61</b>	<b>100%</b>

## 2003 PREMIUM RATE COMPONENTS

### RATE GROUP 039: PULP, NEWSPRINT AND SPECIALTY PAPERS

(CLASS A: FOREST PRODUCTS)

Component	2003 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	2002 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	0.844		0.775	
2. Second Injury Enhancement Fund (SIEF)				
a. <i>minus</i> Relief	(0.186)		(0.151)	
b. <i>plus</i> Transfer Charge	0.187		0.156	
3. NET NEW CLAIMS COST	0.846	0.846	0.780	0.780
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.345		0.327	
2. Legislative Obligations	0.063		0.069	
3. Accident Prevention	0.105		0.090	
4. TOTAL OVERHEAD EXPENSES	0.513		0.486	
a. <i>minus</i> Relief	(0.035)		(0.037)	
b. <i>plus</i> Transfer Charge	0.000		0.000	
5. NET OVERHEAD EXPENSES	0.478	0.478	0.449	0.449
<b>C. UNFUNDED LIABILITY</b>		0.593		0.596
<b>D. (GAIN)/LOSS</b>				
1. 1999 Accident Year	0.022		0.041	
2. 2000 Accident Year	(0.002)		N/A	
	0.019	0.019	0.041	0.041
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	<b>1.94</b>	100%	<b>1.87</b>	100%

## 2003 PREMIUM RATE COMPONENTS

### RATE GROUP 041: CORRUGATED BOXES

(CLASS A: FOREST PRODUCTS)

Component	2003 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	2002 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	1.298		1.333	
2. Second Injury Enhancement Fund (SIEF)				
a. <i>minus</i> Relief	(0.327)		(0.269)	
b. <i>plus</i> Transfer Charge	0.288		0.266	
3. NET NEW CLAIMS COST	1.260	44%	1.330	42%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.421		0.430	
2. Legislative Obligations	0.076		0.089	
3. Accident Prevention	0.129		0.194	
4. TOTAL OVERHEAD EXPENSES	0.627		0.713	
a. <i>minus</i> Relief	0.000		0.000	
b. <i>plus</i> Transfer Charge	0.057		0.022	
5. NET OVERHEAD EXPENSES	0.684	24%	0.735	23%
<b>C. UNFUNDED LIABILITY</b>	0.882	31%	1.016	32%
<b>D. (GAIN)/LOSS</b>				
1. 1999 Accident Year	0.033		0.069	
2. 2000 Accident Year	(0.004)		N/A	
	0.028	1%	0.069	2%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	<b>2.85</b>	100%	<b>3.15</b>	100%

## 2003 PREMIUM RATE COMPONENTS

### CLASS A: FOREST PRODUCTS

Component	2003 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	2002 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	1.973		1.919	
2. Second Injury Enhancement Fund (SIEF)				
a. <i>minus</i> Relief	(0.402)		(0.342)	
b. <i>plus</i> Transfer Charge	0.437		0.386	
3. NET NEW CLAIMS COST	2.008	2.008	1.962	1.962
		44%		42%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.560		0.549	
2. Legislative Obligations	0.101		0.117	
3. Accident Prevention	0.179		0.177	
4. TOTAL OVERHEAD EXPENSES	0.842		0.843	
a. <i>minus</i> Relief	0.000		0.000	
b. <i>plus</i> Transfer Charge	0.221		0.215	
5. NET OVERHEAD EXPENSES	1.063	1.063	1.058	1.058
		24%		23%
<b>C. UNFUNDED LIABILITY</b>		1.407		1.499
		31%		32%
<b>D. (GAIN)/LOSS</b>				
1. 1999 Accident Year	0.052		0.103	
2. 2000 Accident Year	(0.007)		N/A	
	0.045	0.045	0.103	0.103
		1%		2%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	<b>4.52</b>	100%	<b>4.63</b>	100%

## 2003 PREMIUM RATES

### Summary of Premium Rate Components by Rate Group per \$100 of Insurable Earnings

<u>Rate Group</u>	<u>Description</u>	<u>New Claims Cost</u> (\$)	<u>Overhead</u> (\$)	<u>Unfunded Liability</u> (\$)	<u>(Gain)/Loss</u> (\$)	<u>2003 Premium Rate</u> (\$)
030	LOGGING	5.046	2.561	3.534	0.111	11.25
033	MILL PRODUCTS AND FORESTRY SERVICES	3.570	1.854	2.500	0.079	8.00
036	VENEERS, PLYWOOD AND WOOD PRESERVATION	2.280	1.236	1.597	0.051	5.16
039	PULP, NEWSPRINT AND SPECIALTY PAPERS	0.846	0.478	0.593	0.019	1.94
041	CORRUGATED BOXES	1.260	0.684	0.882	0.028	2.85
<b>CLASS: A</b>	<b>FOREST PRODUCTS</b>	<b>2.008</b>	<b>1.063</b>	<b>1.407</b>	<b>0.045</b>	<b>4.52</b>

## *Section 6 - B*

### Class B – Supporting Documentation





**2003 PREMIUM RATES  
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

**RATE GROUP 110: GOLD MINES**

(CLASS B: MINING AND RELATED INDUSTRIES)

<u>Year</u>	<u>Insurable Earnings</u>	<u>Maximum Insurable Earnings Ceiling</u>	<u>Average Insurable Earnings</u>	<u>Employment</u>	<u>Number of LTIs</u>	<u>Lost Time Injury Rate</u>
1997	\$297,344,621	\$56,100	\$49,685	5,985	129	2.16%
1998	\$281,354,106	\$58,200	\$54,299	5,182	130	2.51%
1999	\$273,268,898	\$59,200	\$54,101	5,051	110	2.18%
2000	\$238,412,184	\$59,300	\$53,190	4,482	77	1.72%
2001	\$250,540,351	\$60,600	\$53,875	4,650	93	2.00%
2002	\$225,587,785	\$64,600	\$51,882	4,348	70	1.61%
2003	\$234,611,296	\$65,600	\$51,882	4,522	71	1.57%

**2003 PREMIUM RATES  
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

**RATE GROUP 113: NICKEL MINES**

(CLASS B: MINING AND RELATED INDUSTRIES)

<u>Year</u>	<u>Insurable Earnings</u>	<u>Maximum Insurable Earnings Ceiling</u>	<u>Average Insurable Earnings</u>	<u>Employment</u>	<u>Number of LTIs</u>	<u>Lost Time Injury Rate</u>
1997	\$415,617,259	\$56,100	\$52,151	7,969	207	2.60%
1998	\$373,975,265	\$58,200	\$54,648	6,843	157	2.29%
1999	\$318,659,798	\$59,200	\$54,633	5,833	147	2.52%
2000	\$293,298,118	\$59,300	\$53,907	5,441	118	2.17%
2001	\$308,802,553	\$60,600	\$56,128	5,502	111	2.02%
2002	\$278,047,363	\$64,600	\$54,051	5,144	105	2.04%
2003	\$289,169,257	\$65,600	\$54,051	5,350	107	2.00%

**2003 PREMIUM RATES  
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

**RATE GROUP 119: OTHER MINES**

(CLASS B: MINING AND RELATED INDUSTRIES)

<u>Year</u>	<u>Insurable Earnings</u>	<u>Maximum Insurable Earnings Ceiling</u>	<u>Average Insurable Earnings</u>	<u>Employment</u>	<u>Number of LTIs</u>	<u>Lost Time Injury Rate</u>
1997	\$203,502,769	\$56,100	\$43,089	4,723	90	1.91%
1998	\$188,288,861	\$58,200	\$42,925	4,386	68	1.55%
1999	\$177,960,379	\$59,200	\$46,381	3,837	86	2.24%
2000	\$197,338,345	\$59,300	\$44,914	4,394	99	2.25%
2001	\$216,590,374	\$60,600	\$46,913	4,617	105	2.27%
2002	\$195,019,056	\$64,600	\$45,177	4,317	78	1.81%
2003	\$202,819,818	\$65,600	\$45,177	4,490	80	1.78%

**2003 PREMIUM RATES  
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

**RATE GROUP 134: AGGREGATES**

(CLASS B: MINING AND RELATED INDUSTRIES)

<u>Year</u>	<u>Insurable Earnings</u>	<u>Maximum Insurable Earnings Ceiling</u>	<u>Average Insurable Earnings</u>	<u>Employment</u>	<u>Number of LTIs</u>	<u>Lost Time Injury Rate</u>
1997	\$195,730,905	\$56,100	\$35,312	5,543	125	2.26%
1998	\$188,873,162	\$58,200	\$34,392	5,492	151	2.75%
1999	\$193,813,652	\$59,200	\$34,198	5,667	154	2.72%
2000	\$204,099,208	\$59,300	\$36,663	5,567	165	2.96%
2001	\$208,997,521	\$60,600	\$35,112	5,952	167	2.81%
2002	\$188,182,413	\$64,600	\$33,813	5,565	143	2.57%
2003	\$195,709,709	\$65,600	\$33,813	5,788	147	2.54%

**2003 PREMIUM RATES  
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

**CLASS B: MINING AND RELATED INDUSTRIES**

<u>Year</u>	<u>Insurable Earnings</u>	<u>Maximum Insurable Earnings Ceiling</u>	<u>Average Insurable Earnings</u>	<u>Employment</u>	<u>Number of LTIs</u>	<u>Lost Time Injury Rate</u>
1997	\$1,112,332,082	\$56,100	\$45,926	24,220	551	2.27%
1998	\$1,032,491,394	\$58,200	\$47,139	21,903	506	2.31%
1999	\$963,702,727	\$59,200	\$47,268	20,388	497	2.44%
2000	\$933,147,855	\$59,300	\$46,930	19,884	459	2.31%
2001	\$984,930,799	\$60,600	\$47,533	20,721	476	2.30%
2002	\$886,836,616	\$64,600	\$45,774	19,374	396	2.04%
2003	\$922,310,081	\$65,600	\$45,774	20,149	405	2.01%

## 2003 PREMIUM RATES

### NEW CLAIMS COST BY RATE GROUP

Rate Group	Description	2003 New Claims Cost		2003 Premium
		Cost Index * (%)	Cost per LTI (\$)	Rate (\$)
110	GOLD MINES	178%	98,872	7.23
113	NICKEL MINES	112%	62,116	5.58
119	OTHER MINES	101%	56,032	5.37
134	AGGREGATES	54%	29,919	5.46
<b>CLASS: B MINING AND RELATED INDUSTRIES</b>			<b>55,672</b>	<b>5.93</b>

\* The Cost Index compares the average cost of a claim for a Rate Group to that of the Class.

## 2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

### RATE GROUP 110: GOLD MINES

(CLASS B: MINING AND RELATED INDUSTRIES)

<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub-Component</u>	<u>Premium Rate Components</u> <u>Before</u> <u>Relief/Transfer</u>	<u>After</u> <u>Relief/Transfer</u>
<b>B.1 WSIB Administrative</b>			
	WSIB Administrative	0.751	0.592
	<b>Total</b>	<b>0.751</b>	<b>0.592</b>
<b>B.2 Legislative Obligations</b>			
	WSIAT	0.027	0.021
	Office of Worker Advisor	0.013	0.010
	Office of Employer Advisor	0.004	0.003
	OHSA	0.073	0.058
	Mine Rescue	0.807	0.636
	Program Administration	0.001	0.001
	Institute of Work & Health	0.019	0.015
	<b>Total</b>	<b>0.944</b>	<b>0.744</b>
<b>B.3 Accident Prevention</b>			
	MASHA	0.308	0.308
	<b>Total</b>	<b>2.003</b>	<b>1.644</b>
<b>B.4 TOTAL OVERHEAD EXPENSES</b>			
	a) minus Relief	(0.359)	
	b) plus Transfer Charge	0.000	
<b>B.5 NET OVERHEAD EXPENSES</b>			
		<b>1.644</b>	

## 2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

### RATE GROUP 113: NICKEL MINES

(CLASS B: MINING AND RELATED INDUSTRIES)

<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub-Component</u>	<u>Premium Rate Components</u> <u>Before</u> <u>Relief/Transfer</u>	<u>After</u> <u>Relief/Transfer</u>
<b>B.1 WSIB Administrative</b>			
	WSIB Administrative	0.620	0.442
	<b>Total</b>	<b>0.620</b>	<b>0.442</b>
<b>B.2 Legislative Obligations</b>			
	WSIAT	0.022	0.016
	Office of Worker Advisor	0.010	0.007
	Office of Employer Advisor	0.004	0.003
	OHSA	0.060	0.043
	Mine Rescue	0.705	0.503
	Program Administration	0.001	0.001
	Institute of Work & Health	0.016	0.011
	<b>Total</b>	<b>0.818</b>	<b>0.583</b>
<b>B.3 Accident Prevention</b>			
	MASHA	0.269	0.269
	<b>Total</b>	<b>1.708</b>	<b>1.295</b>
<b>B.4 TOTAL OVERHEAD EXPENSES</b>			
	a) minus Relief	(0.413)	
	b) plus Transfer Charge	0.000	
<b>B.5 NET OVERHEAD EXPENSES</b>			
		<b>1.295</b>	



## 2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

### RATE GROUP 119: OTHER MINES

(CLASS B: MINING AND RELATED INDUSTRIES)

<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub-Component</u>	<u>Premium Rate Components</u> <u>Before</u> <u>Relief/Transfer</u>	<u>After</u> <u>Relief/Transfer</u>
<b>B.1 WSIB Administrative</b>			
	WSIB Administrative	0.604	0.424
	<b>Total</b>	<b>0.604</b>	<b>0.424</b>
<b>B.2 Legislative Obligations</b>			
	WSIAT	0.022	0.015
	Office of Worker Advisor	0.010	0.007
	Office of Employer Advisor	0.004	0.003
	OHSA	0.059	0.041
	Mine Rescue	0.692	0.486
	Program Administration	0.001	0.001
	Institute of Work & Health	0.015	0.011
	<b>Total</b>	<b>0.803</b>	<b>0.564</b>
<b>B.3 Accident Prevention</b>			
	MASHA	0.264	0.264
	<b>Total</b>	<b>1.670</b>	<b>1.251</b>
<b>B.4 TOTAL OVERHEAD EXPENSES</b>			
	a) minus Relief	(0.419)	
	b) plus Transfer Charge	0.000	
<b>B.5 NET OVERHEAD EXPENSES</b>			
		<b>1.251</b>	

## 2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

### RATE GROUP 134: AGGREGATES

(CLASS B: MINING AND RELATED INDUSTRIES)

<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub-Component</u>	<u>Premium Rate Components</u> <u>Before</u> <u>Relief/Transfer</u>	<u>After</u> <u>Relief/Transfer</u>
<b>B.1 WSIB Administrative</b>			
	WSIB Administrative	0.611	0.849
	<b>Total</b>	<b>0.611</b>	<b>0.849</b>
<b>B.2 Legislative Obligations</b>			
	WSIAT	0.022	0.031
	Office of Worker Advisor	0.010	0.014
	Office of Employer Advisor	0.004	0.006
	OHSA	0.059	0.082
	Mine Rescue	0.000	0.000
	Program Administration	0.001	0.001
	Institute of Work & Health	0.015	0.021
	<b>Total</b>	<b>0.111</b>	<b>0.154</b>
<b>B.3 Accident Prevention</b>			
	MASHA	0.266	0.266
	<b>Total</b>	<b>0.989</b>	<b>1.270</b>
<b>B.4 TOTAL OVERHEAD EXPENSES</b>			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.281	
		<b>1.270</b>	
<b>B.5 NET OVERHEAD EXPENSES</b>			
		<b>1.270</b>	

## 2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

### CLASS B: MINING AND RELATED INDUSTRIES

<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub-Component</u>	<u>Premium Rate Components</u>	
		<u>Before Relief/Transfer</u>	<u>After Relief/Transfer</u>
<b>B.1</b>	WSIB Administrative	0.648	0.563
	<b>Total</b>	<b>0.648</b>	<b>0.563</b>
<b>B.2</b>	Legislative Obligations		
	WSIAT	0.023	0.020
	Office of Worker Advisor	0.011	0.009
	Office of Employer Advisor	0.004	0.003
	OHSA	0.063	0.055
	Mine Rescue	0.579	0.426
	Program Administration	0.001	0.001
	Institute of Work & Health	0.016	0.014
	<b>Total</b>	<b>0.697</b>	<b>0.529</b>
<b>B.3</b>	Accident Prevention	0.277	0.277
	<b>Total</b>	<b>1.622</b>	<b>1.369</b>
<b>B.4</b>	<b>TOTAL OVERHEAD EXPENSES</b>		
	a) minus Relief	(0.253)	
	b) plus Transfer Charge	0.000	
<b>B.5</b>	<b>NET OVERHEAD EXPENSES</b>	<b>1.369</b>	

## 2003 PREMIUM RATE COMPONENTS

### RATE GROUP 110: GOLD MINES

(CLASS B: MINING AND RELATED INDUSTRIES)

Component	2003 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	2002 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	3.037		2.779	
2. Second Injury Enhancement Fund (SIEF)				
a. <i>minus</i> Relief	(0.675)		(0.542)	
b. <i>plus</i> Transfer Charge	0.673		0.558	
3. NET NEW CLAIMS COST	3.036	42%	2.795	42%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.751		0.705	
2. Legislative Obligations	0.944		0.483	
3. Accident Prevention	0.308		0.285	
4. TOTAL OVERHEAD EXPENSES	2.003		1.473	
a. <i>minus</i> Relief	(0.359)		0.000	
b. <i>plus</i> Transfer Charge	0.000		0.099	
5. NET OVERHEAD EXPENSES	1.644	23%	1.572	23%
<b>C. UNFUNDED LIABILITY</b>				
	2.126	29%	2.136	32%
<b>D. (GAIN)/LOSS</b>				
1. 1999 Accident Year	0.266		0.196	
2. 2000 Accident Year	0.153		N/A	
	0.419	6%	0.196	3%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	<b>7.23</b>	100%	<b>6.70</b>	100%

## 2003 PREMIUM RATE COMPONENTS

### RATE GROUP 113: NICKEL MINES

(CLASS B: MINING AND RELATED INDUSTRIES)

Component	2003 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	2002 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	2.333		2.001	
2. Second Injury Enhancement Fund (SIEF)				
a. <i>minus</i> Relief	(0.518)		(0.296)	
b. <i>plus</i> Transfer Charge	0.517		0.403	
3. NET NEW CLAIMS COST	2.332	42%	2.108	41%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.620		0.576	
2. Legislative Obligations	0.818		0.408	
3. Accident Prevention	0.269		0.247	
4. TOTAL OVERHEAD EXPENSES	1.708		1.233	
a. <i>minus</i> Relief	(0.413)		(0.016)	
b. <i>plus</i> Transfer Charge	0.000		0.000	
5. NET OVERHEAD EXPENSES	1.295	23%	1.217	24%
<b>C. UNFUNDED LIABILITY</b>	1.633	29%	1.611	32%
<b>D. (GAIN)/LOSS</b>				
1. 1999 Accident Year	0.205		0.148	
2. 2000 Accident Year	0.118		N/A	
	0.322	6%	0.148	3%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	<b>5.58</b>	100%	<b>5.08</b>	100%

## 2003 PREMIUM RATE COMPONENTS

### RATE GROUP 119: OTHER MINES

(CLASS B: MINING AND RELATED INDUSTRIES)

Component	2003 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	2002 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	2.243		2.086	
2. Second Injury Enhancement Fund (SIEF)				
a. <i>minus</i> Relief	(0.498)		(0.475)	
b. <i>plus</i> Transfer Charge	0.497		0.419	
3. NET NEW CLAIMS COST	2.242	42%	2.030	41%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.604		0.560	
2. Legislative Obligations	0.803		0.399	
3. Accident Prevention	0.264		0.241	
4. TOTAL OVERHEAD EXPENSES	1.670		1.199	
a. <i>minus</i> Relief	(0.419)		(0.024)	
b. <i>plus</i> Transfer Charge	0.000		0.000	
5. NET OVERHEAD EXPENSES	1.251	23%	1.175	24%
<b>C. UNFUNDED LIABILITY</b>				
	1.571	29%	1.551	32%
<b>D. (GAIN)/LOSS</b>				
1. 1999 Accident Year	0.197		0.145	
2. 2000 Accident Year	0.113		N/A	
	0.310	6%	0.145	3%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	<b>5.37</b>	100%	<b>4.90</b>	100%

## 2003 PREMIUM RATE COMPONENTS

### RATE GROUP 134: AGGREGATES

(CLASS B: MINING AND RELATED INDUSTRIES)

Component	2003 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	2002 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	2.281		2.429	
2. Second Injury Enhancement Fund (SIEF)				
a. <i>minus</i> Relief	(0.507)		(0.471)	
b. <i>plus</i> Transfer Charge	0.506		0.488	
3. NET NEW CLAIMS COST	2.280	42%	2.446	42%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.611		0.640	
2. Legislative Obligations	0.111		0.138	
3. Accident Prevention	0.266		0.266	
4. TOTAL OVERHEAD EXPENSES	0.989		1.044	
a. <i>minus</i> Relief	0.000		0.000	
b. <i>plus</i> Transfer Charge	0.281		0.348	
5. NET OVERHEAD EXPENSES	1.270	23%	1.392	24%
<b>C. UNFUNDED LIABILITY</b>	1.597	29%	1.869	32%
<b>D. (GAIN)/LOSS</b>				
1. 1999 Accident Year	0.200		0.172	
2. 2000 Accident Year	0.115		N/A	
	0.315	6%	0.172	3%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	<b>5.46</b>	100%	<b>5.88</b>	100%

## 2003 PREMIUM RATE COMPONENTS

### CLASS B: MINING AND RELATED INDUSTRIES

Component	2003 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	2002 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	2.481		2.307	
2. Second Injury Enhancement Fund (SIEF)				
a. <i>minus</i> Relief	(0.551)		(0.435)	
b. <i>plus</i> Transfer Charge	0.550		0.463	
3. NET NEW CLAIMS COST	2.480	42%	2.335	42%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.648		0.619	
2. Legislative Obligations	0.697		0.366	
3. Accident Prevention	0.277		0.260	
4. TOTAL OVERHEAD EXPENSES	1.622		1.245	
a. <i>minus</i> Relief	(0.253)		0.000	
b. <i>plus</i> Transfer Charge	0.000		0.089	
5. NET OVERHEAD EXPENSES	1.369	23%	1.334	24%
<b>C. UNFUNDED LIABILITY</b>	1.737	29%	1.785	32%
<b>D. (GAIN)/LOSS</b>				
1. 1999 Accident Year	0.218		0.165	
2. 2000 Accident Year	0.125		N/A	
	0.342	6%	0.165	3%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	<b>5.93</b>	100%	<b>5.62</b>	100%



## 2003 PREMIUM RATES

### Summary of Premium Rate Components by Rate Group per \$100 of Insurable Earnings

<u>Rate Group</u>	<u>Description</u>	<u>New Claims Cost</u> (\$)	<u>Overhead</u> (\$)	<u>Unfunded Liability</u> (\$)	<u>(Gain)/Loss</u> (\$)	<u>2003 Premium Rate</u> (\$)
110	GOLD MINES	3.036	1.644	2.126	0.419	7.23
113	NICKEL MINES	2.332	1.295	1.633	0.322	5.58
119	OTHER MINES	2.242	1.251	1.571	0.310	5.37
134	AGGREGATES	2.280	1.270	1.597	0.315	5.46
<b>CLASS: B</b>	<b>MINING AND RELATED INDUSTRIES</b>	<b>2.480</b>	<b>1.369</b>	<b>1.737</b>	<b>0.342</b>	<b>5.93</b>

## *Section 6 - C*

### Class C – Supporting Documentation



**2003 PREMIUM RATES  
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

**RATE GROUP 159: LIVESTOCK FARMS**

(CLASS C: OTHER PRIMARY INDUSTRIES)

<b>Year</b>	<b>Insurable Earnings</b>	<b>Maximum Insurable Earnings Ceiling</b>	<b>Average Insurable Earnings</b>	<b>Employment</b>	<b>Number of LTIs</b>	<b>Lost Time Injury Rate</b>
1997	\$97,713,229	\$56,100	\$22,189	4,404	186	4.22%
1998	\$97,393,979	\$58,200	\$23,120	4,213	182	4.32%
1999	\$97,720,858	\$59,200	\$22,123	4,417	150	3.40%
2000	\$99,894,759	\$59,300	\$24,421	4,090	167	4.08%
2001	\$112,078,032	\$60,600	\$24,389	4,595	174	3.79%
2002	\$120,530,285	\$64,600	\$24,535	4,912	183	3.73%
2003	\$119,024,500	\$65,600	\$24,952	4,770	176	3.69%

**2003 PREMIUM RATES  
 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

**RATE GROUP 167: FIELD CROP, FRUIT AND VEGETABLE FARMS**

(CLASS C: OTHER PRIMARY INDUSTRIES)

<b>Year</b>	<b>Insurable Earnings</b>	<b>Maximum Insurable Earnings Ceiling</b>	<b>Average Insurable Earnings</b>	<b>Employment</b>	<b>Number of LTIs</b>	<b>Lost Time Injury Rate</b>
1997	\$170,262,198	\$56,100	\$21,904	7,773	235	3.02%
1998	\$182,157,436	\$58,200	\$22,218	8,198	231	2.82%
1999	\$193,443,293	\$59,200	\$22,955	8,427	192	2.28%
2000	\$211,160,169	\$59,300	\$22,187	9,517	238	2.50%
2001	\$239,273,805	\$60,600	\$23,556	10,157	257	2.53%
2002	\$257,318,400	\$64,600	\$23,697	10,858	257	2.37%
2003	\$254,103,721	\$65,600	\$24,100	10,543	246	2.33%

**2003 PREMIUM RATES  
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

**RATE GROUP 174: TOBACCO AND MUSHROOM FARMS**

(CLASS C: OTHER PRIMARY INDUSTRIES)

<b>Year</b>	<b>Insurable Earnings</b>	<b>Maximum Insurable Earnings Ceiling</b>	<b>Average Insurable Earnings</b>	<b>Employment</b>	<b>Number of LTIs</b>	<b>Lost Time Injury Rate</b>
1997	\$120,185,205	\$56,100	\$22,709	5,292	283	5.35%
1998	\$125,205,355	\$58,200	\$24,119	5,191	223	4.30%
1999	\$119,032,941	\$59,200	\$23,767	5,008	191	3.81%
2000	\$107,995,423	\$59,300	\$22,550	4,789	174	3.63%
2001	\$126,303,277	\$60,600	\$23,834	5,299	230	4.34%
2002	\$135,828,312	\$64,600	\$23,977	5,665	226	3.99%
2003	\$134,131,409	\$65,600	\$24,385	5,500	218	3.96%

**2003 PREMIUM RATES  
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

**RATE GROUP 181: FISHING AND MISCELLANEOUS FARMING**

(CLASS C: OTHER PRIMARY INDUSTRIES)

<u>Year</u>	<u>Insurable Earnings</u>	<u>Maximum Insurable Earnings Ceiling</u>	<u>Average Insurable Earnings</u>	<u>Employment</u>	<u>Number of LTIs</u>	<u>Lost Time Injury Rate</u>
1997	\$164,785,589	\$56,100	\$22,244	7,408	325	4.39%
1998	\$181,864,987	\$58,200	\$21,596	8,421	364	4.32%
1999	\$199,463,226	\$59,200	\$22,274	8,955	368	4.11%
2000	\$209,354,045	\$59,300	\$23,878	8,768	306	3.49%
2001	\$223,338,208	\$60,600	\$24,347	9,173	327	3.56%
2002	\$240,181,036	\$64,600	\$24,493	9,806	355	3.62%
2003	\$237,180,454	\$65,600	\$24,909	9,522	341	3.58%

**2003 PREMIUM RATES  
 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

**RATE GROUP 184: POULTRY FARMS AND AGRICULTURAL SERVICES**

(CLASS C: OTHER PRIMARY INDUSTRIES)

<u>Year</u>	<u>Insurable Earnings</u>	<u>Maximum Insurable Earnings Ceiling</u>	<u>Average Insurable Earnings</u>	<u>Employment</u>	<u>Number of LTIs</u>	<u>Lost Time Injury Rate</u>
1997	\$161,347,977	\$56,100	\$24,241	6,656	195	2.93%
1998	\$169,542,449	\$58,200	\$24,314	6,973	169	2.42%
1999	\$171,471,026	\$59,200	\$26,292	6,522	173	2.65%
2000	\$174,342,185	\$59,300	\$26,112	6,677	171	2.56%
2001	\$184,128,821	\$60,600	\$27,939	6,590	155	2.35%
2002	\$198,014,712	\$64,600	\$28,107	7,045	169	2.40%
2003	\$195,540,914	\$65,600	\$28,584	6,840	161	2.35%

**2003 PREMIUM RATES  
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

**RATE GROUP 190: LANDSCAPING AND RELATED SERVICES**

(CLASS C: OTHER PRIMARY INDUSTRIES)

<b>Year</b>	<b>Insurable Earnings</b>	<b>Maximum Insurable Earnings Ceiling</b>	<b>Average Insurable Earnings</b>	<b>Employment</b>	<b>Number of LTIs</b>	<b>Lost Time Injury Rate</b>
1997	\$177,458,774	\$56,100	\$26,867	6,605	429	6.50%
1998	\$188,886,034	\$58,200	\$28,137	6,713	451	6.72%
1999	\$195,618,344	\$59,200	\$28,479	6,869	455	6.62%
2000	\$219,002,535	\$59,300	\$29,023	7,546	455	6.03%
2001	\$251,609,564	\$60,600	\$30,863	8,152	464	5.69%
2002	\$270,584,448	\$64,600	\$31,048	8,714	512	5.88%
2003	\$267,204,036	\$65,600	\$31,576	8,462	494	5.84%



**2003 PREMIUM RATES  
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

**CLASS C: OTHER PRIMARY INDUSTRIES**

<u>Year</u>	<u>Insurable Earnings</u>	<u>Maximum Insurable Earnings Ceiling</u>	<u>Average Insurable Earnings</u>	<u>Employment</u>	<u>Number of LTIs</u>	<u>Lost Time Injury Rate</u>
1997	\$891,752,972	\$56,100	\$23,382	38,138	1,653	4.33%
1998	\$945,050,240	\$58,200	\$23,799	39,709	1,620	4.08%
1999	\$976,749,688	\$59,200	\$24,298	40,198	1,529	3.80%
2000	\$1,021,749,116	\$59,300	\$24,688	41,387	1,511	3.65%
2001	\$1,136,731,707	\$60,600	\$25,855	43,966	1,607	3.66%
2002	\$1,222,457,192	\$64,600	\$26,010	47,000	1,702	3.62%
2003	\$1,207,185,034	\$65,600	\$26,452	45,637	1,636	3.58%

## 2003 PREMIUM RATES

### NEW CLAIMS COST BY RATE GROUP

Rate Group	Description	2003 New Claims Cost		2003 Premium
		Cost Index * (%)	Cost per LTI (\$)	Rate (\$)
159	LIVESTOCK FARMS	160%	18,990	6.63
167	FIELD CROP, FRUIT AND VEGETABLE FARMS	76%	9,016	2.07
174	TOBACCO AND MUSHROOM FARMS	75%	8,910	3.33
181	FISHING AND MISCELLANEOUS FARMING	87%	10,380	3.35
184	POULTRY FARMS AND AGRICULTURAL SERVICES	94%	11,199	2.13
190	LANDSCAPING AND RELATED SERVICES	112%	13,332	5.45
<b>CLASS: C OTHER PRIMARY INDUSTRIES</b>			<b>11,877</b>	<b>3.67</b>

\* The Cost Index compares the average cost of a claim for a Rate Group to that of the Class.

## 2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

### RATE GROUP 159: LIVESTOCK FARMS

(CLASS C: OTHER PRIMARY INDUSTRIES)

<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub-Component</u>	<u>Premium Rate Components</u> <u>Before</u> <u>Relief/Transfer</u>	<u>After</u> <u>Relief/Transfer</u>
<b>B.1</b> WSIB Administrative			
	WSIB Administrative	0.778	1.185
	<b>Total</b>	<b>0.778</b>	<b>1.185</b>
<b>B.2</b> Legislative Obligations			
	WSIAT	0.028	0.043
	Office of Worker Advisor	0.013	0.020
	Office of Employer Advisor	0.005	0.008
	OHSA	0.076	0.116
	Mine Rescue	0.000	0.000
	Program Administration	0.001	0.002
	Institute of Work & Health	0.019	0.029
	<b>Total</b>	<b>0.142</b>	<b>0.216</b>
<b>B.3</b> Accident Prevention			
	FSA	0.228	0.228
	<b>Total</b>	<b>1.149</b>	<b>1.630</b>
<b>B.4</b> TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.481	
		<b>1.630</b>	
<b>B.5</b> NET OVERHEAD EXPENSES			
		<b>1.630</b>	

## 2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

### RATE GROUP 167: FIELD CROP, FRUIT AND VEGETABLE FARMS

(CLASS C: OTHER PRIMARY INDUSTRIES)

<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub-Component</u>	<u>Premium Rate Components</u> Before <u>Relief/Transfer</u>	After <u>Relief/Transfer</u>
<b>B.1</b> WSIB Administrative			
	WSIB Administrative	0.367	0.360
	<b>Total</b>	<b>0.367</b>	<b>0.360</b>
<b>B.2</b> Legislative Obligations			
	WSIAT	0.013	0.013
	Office of Worker Advisor	0.006	0.006
	Office of Employer Advisor	0.002	0.002
	OHSA	0.035	0.034
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.009	0.009
	<b>Total</b>	<b>0.065</b>	<b>0.064</b>
<b>B.3</b> Accident Prevention			
	FSA	0.126	0.126
	<b>Total</b>	<b>0.560</b>	<b>0.552</b>
<b>B.4</b> TOTAL OVERHEAD EXPENSES			
	a) minus Relief	(0.008)	
	b) plus Transfer Charge	0.000	
<b>B.5</b> NET OVERHEAD EXPENSES			
		<b>0.552</b>	

## 2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

### RATE GROUP 174: TOBACCO AND MUSHROOM FARMS

(CLASS C: OTHER PRIMARY INDUSTRIES)

<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub-Component</u>	<u>Premium Rate Components</u> <u>Before</u> <u>Relief/Transfer</u>	<u>After</u> <u>Relief/Transfer</u>
<b>B.1 WSIB Administrative</b>			
	WSIB Administrative	0.481	0.588
	<b>Total</b>	<b>0.481</b>	<b>0.588</b>
<b>B.2 Legislative Obligations</b>			
	WSIAT	0.017	0.021
	Office of Worker Advisor	0.008	0.010
	Office of Employer Advisor	0.003	0.004
	OHSA	0.047	0.057
	Mine Rescue	0.000	0.000
	Program Administration	0.001	0.001
	Institute of Work & Health	0.012	0.015
	<b>Total</b>	<b>0.088</b>	<b>0.108</b>
<b>B.3 Accident Prevention</b>			
	FSA	0.154	0.154
	<b>Total</b>	<b>0.723</b>	<b>0.850</b>
<b>B.4 TOTAL OVERHEAD EXPENSES</b>			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.127	
<b>B.5 NET OVERHEAD EXPENSES</b>			
		<b>0.850</b>	

**2003 PREMIUM RATES**  
**SUB-COMPONENTS OF OVERHEAD EXPENSES**  
**RATE GROUP 181: FISHING AND MISCELLANEOUS FARMING**

(CLASS C: OTHER PRIMARY INDUSTRIES)

Overhead Expenses <u>Component</u>	Overhead Expenses <u>Sub-Component</u>	<u>Premium Rate Components</u>	
		<u>Before Relief/Transfer</u>	<u>After Relief/Transfer</u>
<b>B.1</b> WSIB Administrative			
	WSIB Administrative	0.482	0.643
	<b>Total</b>	<b>0.482</b>	<b>0.643</b>
<b>B.2</b> Legislative Obligations			
	WSIAT	0.017	0.023
	Office of Worker Advisor	0.008	0.011
	Office of Employer Advisor	0.003	0.004
	OHSA	0.000	0.000
	Mine Rescue	0.000	0.000
	Program Administration	0.001	0.001
	Institute of Work & Health	0.012	0.016
	<b>Total</b>	<b>0.041</b>	<b>0.055</b>
<b>B.3</b> Accident Prevention			
	FSA	0.154	0.154
	<b>Total</b>	<b>0.678</b>	<b>0.853</b>
<b>B.4</b> TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.175	
<b>B.5</b> NET OVERHEAD EXPENSES		<b>0.853</b>	

## 2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

### RATE GROUP 184: POULTRY FARMS AND AGRICULTURAL SERVICES

(CLASS C: OTHER PRIMARY INDUSTRIES)

<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub-Component</u>	<u>Premium Rate Components</u>	
		<u>Before Relief/Transfer</u>	<u>After Relief/Transfer</u>
<b>B.1</b> WSIB Administrative			
	WSIB Administrative	0.373	0.371
	<b>Total</b>	<b>0.373</b>	<b>0.371</b>
<b>B.2</b> Legislative Obligations			
	WSIAT	0.014	0.014
	Office of Worker Advisor	0.006	0.006
	Office of Employer Advisor	0.002	0.002
	OHSA	0.036	0.036
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.009	0.009
	<b>Total</b>	<b>0.067</b>	<b>0.067</b>
<b>B.3</b> Accident Prevention			
	FSA	0.127	0.127
	<b>Total</b>	<b>0.568</b>	<b>0.566</b>
<b>B.4</b> TOTAL OVERHEAD EXPENSES			
	a) minus Relief	(0.002)	
	b) plus Transfer Charge	0.000	
<b>B.5</b> NET OVERHEAD EXPENSES			
		<b>0.566</b>	

**2003 PREMIUM RATES  
SUB-COMPONENTS OF OVERHEAD EXPENSES**

**RATE GROUP 190: LANDSCAPING AND RELATED SERVICES**

(CLASS C: OTHER PRIMARY INDUSTRIES)

Overhead Expenses <u>Component</u>	Overhead Expenses <u>Sub-Component</u>	<u>Premium Rate Components</u>	
		<u>Before Relief/Transfer</u>	<u>After Relief/Transfer</u>
<b>B.1</b>	WSIB Administrative	0.672	0.972
	<b>Total</b>	<b>0.672</b>	<b>0.972</b>
<b>B.2</b>	Legislative Obligations		
	WSIAT	0.024	0.035
	Office of Worker Advisor	0.011	0.016
	Office of Employer Advisor	0.004	0.006
	OHSA	0.065	0.094
	Mine Rescue	0.000	0.000
	Program Administration	0.001	0.001
	Institute of Work & Health	0.017	0.025
	<b>Total</b>	<b>0.122</b>	<b>0.177</b>
<b>B.3</b>	Accident Prevention		
	FSA	0.202	0.202
	<b>Total</b>	<b>0.997</b>	<b>1.352</b>
<b>B.4</b>	<b>TOTAL OVERHEAD EXPENSES</b>		
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.355	
<b>B.5</b>	<b>NET OVERHEAD EXPENSES</b>	<b>1.352</b>	



## 2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

### CLASS C: OTHER PRIMARY INDUSTRIES

<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub-Component</u>	<u>Premium Rate Components</u>	
		<u>Before Relief/Transfer</u>	<u>After Relief/Transfer</u>
<b>B.1</b>	WSIB Administrative	0.511	0.660
	<b>Total</b>	<b>0.511</b>	<b>0.660</b>
<b>B.2</b>	Legislative Obligations		
	WSIAT	0.019	0.024
	Office of Worker Advisor	0.009	0.011
	Office of Employer Advisor	0.003	0.004
	OHSA	0.040	0.052
	Mine Rescue	0.000	0.000
	Program Administration	0.001	0.001
	Institute of Work & Health	0.013	0.016
	<b>Total</b>	<b>0.085</b>	<b>0.107</b>
<b>B.3</b>	Accident Prevention	0.161	0.161
	<b>Total</b>	<b>0.757</b>	<b>0.929</b>
<b>B.4</b>	<b>TOTAL OVERHEAD EXPENSES</b>		
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.172	
<b>B.5</b>	<b>NET OVERHEAD EXPENSES</b>	<b>0.929</b>	

## 2003 PREMIUM RATE COMPONENTS

### RATE GROUP 159: LIVESTOCK FARMS

(CLASS C: OTHER PRIMARY INDUSTRIES)

Component	2003 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	2002 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	2.850		2.546	
2. Second Injury Enhancement Fund (SIEF)				
a. <i>minus</i> Relief	(0.297)		(0.243)	
b. <i>plus</i> Transfer Charge	0.632		0.511	
3. NET NEW CLAIMS COST	3.185	48%	2.814	45%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.778		0.710	
2. Legislative Obligations	0.142		0.153	
3. Accident Prevention	0.228		0.233	
4. TOTAL OVERHEAD EXPENSES	1.149		1.095	
a. <i>minus</i> Relief	0.000		0.000	
b. <i>plus</i> Transfer Charge	0.481		0.433	
5. NET OVERHEAD EXPENSES	1.630	25%	1.528	24%
<b>C. UNFUNDED LIABILITY</b>				
	2.231	34%	2.151	34%
<b>D. (GAIN)/LOSS</b>				
1. 1999 Accident Year	(0.207)		(0.182)	
2. 2000 Accident Year	(0.210)		N/A	
	(0.417)	-6%	(0.182)	-3%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	<b>6.63</b>	100%	<b>6.31</b>	100%

## 2003 PREMIUM RATE COMPONENTS

### RATE GROUP 167: FIELD CROP, FRUIT AND VEGETABLE FARMS

(CLASS C: OTHER PRIMARY INDUSTRIES)

Component	2003 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	2002 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	0.886		0.929	
2. Second Injury Enhancement Fund (SIEF)				
a. <i>minus</i> Relief	(0.116)		(0.096)	
b. <i>plus</i> Transfer Charge	0.196		0.187	
3. NET NEW CLAIMS COST	0.967	0.967	1.020	1.020
		47%		44%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.367		0.371	
2. Legislative Obligations	0.065		0.078	
3. Accident Prevention	0.126		0.141	
4. TOTAL OVERHEAD EXPENSES	0.560		0.592	
a. <i>minus</i> Relief	(0.008)		0.000	
b. <i>plus</i> Transfer Charge	0.000		0.018	
5. NET OVERHEAD EXPENSES	0.552	0.552	0.610	0.610
		27%		26%
<b>C. UNFUNDED LIABILITY</b>		0.677		0.780
		33%		33%
<b>D. (GAIN)/LOSS</b>				
1. 1999 Accident Year	(0.063)		(0.066)	
2. 2000 Accident Year	(0.063)		N/A	
	(0.126)	(0.126)	(0.066)	(0.066)
		-6%		-3%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	<b>2.07</b>	100%	<b>2.34</b>	100%

## 2003 PREMIUM RATE COMPONENTS

### RATE GROUP 174: TOBACCO AND MUSHROOM FARMS

(CLASS C: OTHER PRIMARY INDUSTRIES)

Component	2003 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	2002 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	1.470		1.385	
2. Second Injury Enhancement Fund (SIEF)				
a. <i>minus</i> Relief	(0.215)		(0.205)	
b. <i>plus</i> Transfer Charge	0.326		0.278	
3. NET NEW CLAIMS COST	1.581	47%	1.458	44%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.481		0.454	
2. Legislative Obligations	0.088		0.098	
3. Accident Prevention	0.154		0.164	
4. TOTAL OVERHEAD EXPENSES	0.723		0.715	
a. <i>minus</i> Relief	0.000		0.000	
b. <i>plus</i> Transfer Charge	0.127		0.119	
5. NET OVERHEAD EXPENSES	0.850	26%	0.834	25%
<b>C. UNFUNDED LIABILITY</b>	1.107	33%	1.114	34%
<b>D. (GAIN)/LOSS</b>				
1. 1999 Accident Year	(0.103)		(0.094)	
2. 2000 Accident Year	(0.104)		N/A	
	(0.207)	-6%	(0.094)	-3%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	<b>3.33</b>	100%	<b>3.31</b>	100%

## 2003 PREMIUM RATE COMPONENTS

### RATE GROUP 181: FISHING AND MISCELLANEOUS FARMING

(CLASS C: OTHER PRIMARY INDUSTRIES)

Component	2003 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	2002 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	1.515		1.469	
2. Second Injury Enhancement Fund (SIEF)				
a. <i>minus</i> Relief	(0.263)		(0.233)	
b. <i>plus</i> Transfer Charge	0.336		0.295	
3. NET NEW CLAIMS COST	1.588	47%	1.531	44%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.482		0.468	
2. Legislative Obligations	0.041		0.048	
3. Accident Prevention	0.154		0.167	
4. TOTAL OVERHEAD EXPENSES	0.678		0.683	
a. <i>minus</i> Relief	0.000		0.000	
b. <i>plus</i> Transfer Charge	0.175		0.188	
5. NET OVERHEAD EXPENSES	0.853	25%	0.871	25%
<b>C. UNFUNDED LIABILITY</b>	1.112	33%	1.170	34%
<b>D. (GAIN)/LOSS</b>				
1. 1999 Accident Year	(0.103)		(0.099)	
2. 2000 Accident Year	(0.104)		N/A	
	(0.208)	-6%	(0.099)	-3%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	<b>3.35</b>	100%	<b>3.47</b>	100%

## 2003 PREMIUM RATE COMPONENTS

### RATE GROUP 184: POULTRY FARMS AND AGRICULTURAL SERVICES

(CLASS C: OTHER PRIMARY INDUSTRIES)

Component	2003 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	2002 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	0.936		0.914	
2. Second Injury Enhancement Fund (SIEF)				
a. <i>minus</i> Relief	(0.148)		(0.140)	
b. <i>plus</i> Transfer Charge	0.207		0.184	
3. NET NEW CLAIMS COST	0.996	0.996	0.958	0.958
		47%		43%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.373		0.360	
2. Legislative Obligations	0.067		0.077	
3. Accident Prevention	0.127		0.138	
4. TOTAL OVERHEAD EXPENSES	0.568		0.575	
a. <i>minus</i> Relief	(0.002)		0.000	
b. <i>plus</i> Transfer Charge	0.000		0.004	
5. NET OVERHEAD EXPENSES	0.566	0.566	0.579	0.579
		27%		26%
<b>C. UNFUNDED LIABILITY</b>		0.698		0.732
		33%		33%
<b>D. (GAIN)/LOSS</b>				
1. 1999 Accident Year	(0.064)		(0.062)	
2. 2000 Accident Year	(0.065)		N/A	
	(0.130)	(0.130)	(0.062)	(0.062)
		-6%		-3%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	<b>2.13</b>	100%	<b>2.21</b>	100%

## 2003 PREMIUM RATE COMPONENTS

### RATE GROUP 190: LANDSCAPING AND RELATED SERVICES

(CLASS C: OTHER PRIMARY INDUSTRIES)

Component	2003 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	2002 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	2.502		2.621	
2. Second Injury Enhancement Fund (SIEF)				
a. <i>minus</i> Relief	(0.444)		(0.374)	
b. <i>plus</i> Transfer Charge	0.554		0.526	
3. NET NEW CLAIMS COST	2.613	48%	2.773	45%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.672		0.701	
2. Legislative Obligations	0.122		0.152	
3. Accident Prevention	0.202		0.231	
4. TOTAL OVERHEAD EXPENSES	0.997		1.084	
a. <i>minus</i> Relief	0.000		0.000	
b. <i>plus</i> Transfer Charge	0.355		0.423	
5. NET OVERHEAD EXPENSES	1.352	25%	1.507	24%
<b>C. UNFUNDED LIABILITY</b>	1.830	34%	2.119	34%
<b>D. (GAIN)/LOSS</b>				
1. 1999 Accident Year	(0.170)		(0.179)	
2. 2000 Accident Year	(0.172)		N/A	
	(0.342)	-6%	(0.179)	-3%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	<b>5.45</b>	100%	<b>6.22</b>	100%

## 2003 PREMIUM RATE COMPONENTS

### CLASS C: OTHER PRIMARY INDUSTRIES

Component	2003 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	2002 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	1.634		1.611	
2. Second Injury Enhancement Fund (SIEF)				
a. <i>minus</i> Relief	(0.251)		(0.218)	
b. <i>plus</i> Transfer Charge	0.362		0.324	
3. NET NEW CLAIMS COST	1.745	48%	1.717	44%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.511		0.503	
2. Legislative Obligations	0.085		0.098	
3. Accident Prevention	0.161		0.177	
4. TOTAL OVERHEAD EXPENSES	0.757		0.777	
a. <i>minus</i> Relief	0.000		0.000	
b. <i>plus</i> Transfer Charge	0.172		0.189	
5. NET OVERHEAD EXPENSES	0.929	25%	0.966	25%
<b>C. UNFUNDED LIABILITY</b>	1.222	33%	1.312	34%
<b>D. (GAIN)/LOSS</b>				
1. 1999 Accident Year	(0.113)		(0.111)	
2. 2000 Accident Year	(0.115)		N/A	
	(0.228)	-6%	(0.111)	-3%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	<b>3.67</b>	100%	<b>3.88</b>	100%



## 2003 PREMIUM RATES

### Summary of Premium Rate Components by Rate Group per \$100 of Insurable Earnings

<u>Rate Group</u>	<u>Description</u>	<u>New Claims Cost</u> (\$)	<u>Overhead</u> (\$)	<u>Unfunded Liability</u> (\$)	<u>(Gain)/Loss</u> (\$)	<u>2003 Premium Rate</u> (\$)
159	LIVESTOCK FARMS	3.185	1.630	2.231	(0.417)	6.63
167	FIELD CROP, FRUIT AND VEGETABLE FARMS	0.967	0.552	0.677	(0.126)	2.07
174	TOBACCO AND MUSHROOM FARMS	1.581	0.850	1.107	(0.207)	3.33
181	FISHING AND MISCELLANEOUS FARMING	1.588	0.853	1.112	(0.208)	3.35
184	POULTRY FARMS AND AGRICULTURAL SERVICES	0.996	0.566	0.698	(0.130)	2.13
190	LANDSCAPING AND RELATED SERVICES	2.613	1.352	1.830	(0.342)	5.45
<b>CLASS: C</b>	<b>OTHER PRIMARY INDUSTRIES</b>	<b>1.745</b>	<b>0.929</b>	<b>1.222</b>	<b>(0.228)</b>	<b>3.67</b>

## *Section 6 - D*

### Class D – Supporting Documentation



**2003 PREMIUM RATES  
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

**RATE GROUP 207: MEAT AND FISH PRODUCTS**

(CLASS D: MANUFACTURING)

<u>Year</u>	<u>Insurable Earnings</u>	<u>Maximum Insurable Earnings Ceiling</u>	<u>Average Insurable Earnings</u>	<u>Employment</u>	<u>Number of LTIs</u>	<u>Lost Time Injury Rate</u>
1997	\$347,175,601	\$56,100	\$29,218	11,882	700	5.89%
1998	\$354,805,124	\$58,200	\$28,705	12,360	693	5.61%
1999	\$371,192,341	\$59,200	\$27,407	13,544	746	5.51%
2000	\$370,118,778	\$59,300	\$27,457	13,480	719	5.33%
2001	\$392,443,135	\$60,600	\$27,359	14,344	767	5.35%
2002	\$392,253,193	\$64,600	\$27,961	14,028	638	4.55%
2003	\$408,488,552	\$65,600	\$28,688	14,239	643	4.52%

**2003 PREMIUM RATES  
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

**RATE GROUP 210: POULTRY PRODUCTS**

(CLASS D: MANUFACTURING)

<u>Year</u>	<u>Insurable Earnings</u>	<u>Maximum Insurable Earnings Ceiling</u>	<u>Average Insurable Earnings</u>	<u>Employment</u>	<u>Number of LTIs</u>	<u>Lost Time Injury Rate</u>
1997	\$213,792,308	\$56,100	\$25,817	8,281	368	4.44%
1998	\$228,394,337	\$58,200	\$27,147	8,413	376	4.47%
1999	\$241,277,115	\$59,200	\$26,605	9,069	369	4.07%
2000	\$260,640,059	\$59,300	\$27,119	9,611	378	3.93%
2001	\$278,296,372	\$60,600	\$28,792	9,666	418	4.32%
2002	\$278,161,677	\$64,600	\$29,425	9,453	370	3.91%
2003	\$289,674,788	\$65,600	\$30,190	9,595	372	3.88%

**2003 PREMIUM RATES  
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

**RATE GROUP 214: FRUIT AND VEGETABLE PRODUCTS**

(CLASS D: MANUFACTURING)

<u>Year</u>	<u>Insurable Earnings</u>	<u>Maximum Insurable Earnings Ceiling</u>	<u>Average Insurable Earnings</u>	<u>Employment</u>	<u>Number of LTIs</u>	<u>Lost Time Injury Rate</u>
1997	\$281,917,421	\$56,100	\$26,232	10,747	385	3.58%
1998	\$289,868,209	\$58,200	\$26,616	10,891	365	3.35%
1999	\$305,694,609	\$59,200	\$26,500	11,536	333	2.89%
2000	\$308,331,914	\$59,300	\$26,789	11,510	281	2.44%
2001	\$324,151,423	\$60,600	\$27,966	11,591	272	2.35%
2002	\$323,994,534	\$64,600	\$28,581	11,336	268	2.36%
2003	\$337,404,667	\$65,600	\$29,324	11,506	268	2.33%

**2003 PREMIUM RATES  
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

**RATE GROUP 216: DAIRY PRODUCTS**

(CLASS D: MANUFACTURING)

<u>Year</u>	<u>Insurable Earnings</u>	<u>Maximum Insurable Earnings Ceiling</u>	<u>Average Insurable Earnings</u>	<u>Employment</u>	<u>Number of LTIs</u>	<u>Lost Time Injury Rate</u>
1997	\$285,432,060	\$56,100	\$33,109	8,621	257	2.98%
1998	\$301,949,300	\$58,200	\$32,101	9,406	244	2.59%
1999	\$301,183,113	\$59,200	\$33,794	8,912	184	2.06%
2000	\$304,815,091	\$59,300	\$32,000	9,525	235	2.47%
2001	\$323,416,601	\$60,600	\$33,538	9,643	190	1.97%
2002	\$323,260,067	\$64,600	\$34,276	9,431	193	2.05%
2003	\$336,639,802	\$65,600	\$35,167	9,572	192	2.01%

**2003 PREMIUM RATES  
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

**RATE GROUP 220: OTHER BAKERY PRODUCTS**

(CLASS D: MANUFACTURING)

<u>Year</u>	<u>Insurable Earnings</u>	<u>Maximum Insurable Earnings Ceiling</u>	<u>Average Insurable Earnings</u>	<u>Employment</u>	<u>Number of LTIs</u>	<u>Lost Time Injury Rate</u>
1997	\$257,043,374	\$56,100	\$25,351	10,139	338	3.33%
1998	\$280,634,727	\$58,200	\$24,629	11,394	361	3.17%
1999	\$295,545,255	\$59,200	\$25,831	11,442	393	3.43%
2000	\$310,572,481	\$59,300	\$26,790	11,593	407	3.51%
2001	\$327,800,588	\$60,600	\$25,932	12,641	440	3.48%
2002	\$327,641,933	\$64,600	\$26,503	12,363	411	3.32%
2003	\$341,203,032	\$65,600	\$27,192	12,548	412	3.28%

**2003 PREMIUM RATES  
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

**RATE GROUP 222: CONFECTIONERY**

(CLASS D: MANUFACTURING)

<b>Year</b>	<b>Insurable Earnings</b>	<b>Maximum Insurable Earnings Ceiling</b>	<b>Average Insurable Earnings</b>	<b>Employment</b>	<b>Number of LTIs</b>	<b>Lost Time Injury Rate</b>
1997	\$233,897,702	\$56,100	\$29,859	7,833	145	1.85%
1998	\$253,054,887	\$58,200	\$29,653	8,534	187	2.19%
1999	\$262,239,139	\$59,200	\$30,568	8,579	171	1.99%
2000	\$272,680,538	\$59,300	\$31,288	8,715	145	1.66%
2001	\$269,644,134	\$60,600	\$30,850	8,741	166	1.90%
2002	\$269,513,626	\$64,600	\$31,529	8,549	148	1.73%
2003	\$280,668,795	\$65,600	\$32,348	8,677	147	1.69%



**2003 PREMIUM RATES  
 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

**RATE GROUP 223: BISCUITS, SNACK FOODS AND OTHER FOOD PRODUCTS**

(CLASS D: MANUFACTURING)

<u>Year</u>	<u>Insurable Earnings</u>	<u>Maximum Insurable Earnings Ceiling</u>	<u>Average Insurable Earnings</u>	<u>Employment</u>	<u>Number of LTIs</u>	<u>Lost Time Injury Rate</u>
1997	\$541,289,528	\$56,100	\$27,603	19,610	556	2.84%
1998	\$549,503,890	\$58,200	\$27,180	20,217	601	2.97%
1999	\$593,909,176	\$59,200	\$28,118	21,122	514	2.43%
2000	\$617,570,389	\$59,300	\$27,986	22,067	534	2.42%
2001	\$654,468,180	\$60,600	\$29,149	22,453	467	2.08%
2002	\$654,151,417	\$64,600	\$29,790	21,959	479	2.18%
2003	\$681,226,745	\$65,600	\$30,565	22,288	477	2.14%

**2003 PREMIUM RATES  
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

**RATE GROUP 226: CRUSHED AND GROUND FOODS**

(CLASS D: MANUFACTURING)

<u>Year</u>	<u>Insurable Earnings</u>	<u>Maximum Insurable Earnings Ceiling</u>	<u>Average Insurable Earnings</u>	<u>Employment</u>	<u>Number of LTIs</u>	<u>Lost Time Injury Rate</u>
1997	\$533,011,334	\$56,100	\$34,998	15,230	338	2.22%
1998	\$532,180,505	\$58,200	\$34,006	15,650	303	1.94%
1999	\$549,306,672	\$59,200	\$35,265	15,577	338	2.17%
2000	\$546,292,408	\$59,300	\$34,822	15,688	319	2.03%
2001	\$550,468,443	\$60,600	\$36,151	15,227	337	2.21%
2002	\$550,202,016	\$64,600	\$36,946	14,892	299	2.01%
2003	\$572,974,878	\$65,600	\$37,907	15,115	298	1.97%

**2003 PREMIUM RATES  
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

**RATE GROUP 230: ALCOHOLIC BEVERAGES**

(CLASS D: MANUFACTURING)

<u>Year</u>	<u>Insurable Earnings</u>	<u>Maximum Insurable Earnings Ceiling</u>	<u>Average Insurable Earnings</u>	<u>Employment</u>	<u>Number of LTIs</u>	<u>Lost Time Injury Rate</u>
1997	\$259,937,094	\$56,100	\$39,513	6,579	150	2.28%
1998	\$268,167,796	\$58,200	\$41,166	6,514	148	2.27%
1999	\$286,328,103	\$59,200	\$39,124	7,319	154	2.10%
2000	\$289,170,532	\$59,300	\$39,825	7,261	162	2.23%
2001	\$302,488,253	\$60,600	\$38,005	7,959	150	1.88%
2002	\$302,341,849	\$64,600	\$38,841	7,784	149	1.91%
2003	\$314,855,778	\$65,600	\$39,851	7,901	148	1.87%

**2003 PREMIUM RATES  
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

**RATE GROUP 231: SOFT DRINKS**

(CLASS D: MANUFACTURING)

<b>Year</b>	<b>Insurable Earnings</b>	<b>Maximum Insurable Earnings Ceiling</b>	<b>Average Insurable Earnings</b>	<b>Employment</b>	<b>Number of LTIs</b>	<b>Lost Time Injury Rate</b>
1997	\$172,958,362	\$56,100	\$37,202	4,649	297	6.39%
1998	\$194,967,652	\$58,200	\$36,417	5,354	291	5.44%
1999	\$221,430,084	\$59,200	\$35,708	6,201	309	4.98%
2000	\$233,404,339	\$59,300	\$36,301	6,430	273	4.25%
2001	\$247,383,607	\$60,600	\$37,053	6,676	321	4.81%
2002	\$247,263,873	\$64,600	\$37,868	6,529	277	4.24%
2003	\$257,498,125	\$65,600	\$38,853	6,627	279	4.21%

**2003 PREMIUM RATES  
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

**RATE GROUP 237: TIRES AND TUBES**

(CLASS D: MANUFACTURING)

<u>Year</u>	<u>Insurable Earnings</u>	<u>Maximum Insurable Earnings Ceiling</u>	<u>Average Insurable Earnings</u>	<u>Employment</u>	<u>Number of LTIs</u>	<u>Lost Time Injury Rate</u>
1997	\$129,817,076	\$56,100	\$37,560	3,456	166	4.80%
1998	\$127,686,235	\$58,200	\$36,078	3,539	160	4.52%
1999	\$129,739,450	\$59,200	\$36,892	3,517	190	5.40%
2000	\$115,487,625	\$59,300	\$36,009	3,207	159	4.96%
2001	\$118,749,376	\$60,600	\$36,422	3,260	119	3.65%
2002	\$118,691,901	\$64,600	\$37,223	3,188	122	3.83%
2003	\$123,604,559	\$65,600	\$38,191	3,236	122	3.77%

**2003 PREMIUM RATES  
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

**RATE GROUP 238: OTHER RUBBER PRODUCTS**

(CLASS D: MANUFACTURING)

<u>Year</u>	<u>Insurable Earnings</u>	<u>Maximum Insurable Earnings Ceiling</u>	<u>Average Insurable Earnings</u>	<u>Employment</u>	<u>Number of LTIs</u>	<u>Lost Time Injury Rate</u>
1997	\$284,898,391	\$56,100	\$30,941	9,208	339	3.68%
1998	\$299,371,042	\$58,200	\$31,327	9,556	280	2.93%
1999	\$318,979,075	\$59,200	\$31,107	10,254	359	3.50%
2000	\$334,416,610	\$59,300	\$34,126	9,799	420	4.29%
2001	\$326,221,124	\$60,600	\$34,826	9,367	341	3.64%
2002	\$326,063,233	\$64,600	\$35,592	9,161	318	3.47%
2003	\$339,558,990	\$65,600	\$36,518	9,298	319	3.43%

**2003 PREMIUM RATES**  
**5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**  
**RATE GROUP 258: FOAMED AND EXPANDED PLASTIC PRODUCTS**

(CLASS D: MANUFACTURING)

<u>Year</u>	<u>Insurable Earnings</u>	<u>Maximum Insurable Earnings Ceiling</u>	<u>Average Insurable Earnings</u>	<u>Employment</u>	<u>Number of LTIs</u>	<u>Lost Time Injury Rate</u>
1997	\$171,044,631	\$56,100	\$24,874	6,876	174	2.53%
1998	\$194,721,507	\$58,200	\$25,058	7,771	144	1.85%
1999	\$217,877,060	\$59,200	\$26,177	8,323	175	2.10%
2000	\$237,602,172	\$59,300	\$26,716	8,894	193	2.17%
2001	\$240,017,886	\$60,600	\$28,624	8,385	157	1.87%
2002	\$239,901,717	\$64,600	\$29,254	8,201	163	1.99%
2003	\$249,831,249	\$65,600	\$30,014	8,324	162	1.95%

**2003 PREMIUM RATES  
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

**RATE GROUP 261: PLASTIC FILM AND SHEETING**

(CLASS D: MANUFACTURING)

<u>Year</u>	<u>Insurable Earnings</u>	<u>Maximum Insurable Earnings Ceiling</u>	<u>Average Insurable Earnings</u>	<u>Employment</u>	<u>Number of LTIs</u>	<u>Lost Time Injury Rate</u>
1997	\$168,862,787	\$56,100	\$28,301	5,967	136	2.28%
1998	\$180,319,847	\$58,200	\$29,452	6,122	168	2.74%
1999	\$175,206,681	\$59,200	\$28,826	6,078	178	2.93%
2000	\$202,173,982	\$59,300	\$30,662	6,594	153	2.32%
2001	\$184,734,646	\$60,600	\$31,310	5,900	122	2.07%
2002	\$184,645,234	\$64,600	\$31,999	5,770	124	2.15%
2003	\$192,287,701	\$65,600	\$32,831	5,857	123	2.10%



**2003 PREMIUM RATES  
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

**RATE GROUP 263: OTHER PLASTIC PRODUCTS**

(CLASS D: MANUFACTURING)

<u>Year</u>	<u>Insurable Earnings</u>	<u>Maximum Insurable Earnings Ceiling</u>	<u>Average Insurable Earnings</u>	<u>Employment</u>	<u>Number of LTIs</u>	<u>Lost Time Injury Rate</u>
1997	\$813,222,309	\$56,100	\$24,688	32,940	1,190	3.61%
1998	\$902,240,093	\$58,200	\$24,515	36,804	1,265	3.44%
1999	\$1,003,465,730	\$59,200	\$25,381	39,537	1,388	3.51%
2000	\$1,090,078,611	\$59,300	\$26,020	41,894	1,467	3.50%
2001	\$1,078,786,993	\$60,600	\$27,203	39,657	1,398	3.53%
2002	\$1,078,264,860	\$64,600	\$27,801	38,785	1,373	3.54%
2003	\$1,122,894,243	\$65,600	\$28,524	39,366	1,378	3.50%

**2003 PREMIUM RATES  
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

**RATE GROUP 273: TANNERIES AND LEATHER PRODUCTS**

(CLASS D: MANUFACTURING)

<u>Year</u>	<u>Insurable Earnings</u>	<u>Maximum Insurable Earnings Ceiling</u>	<u>Average Insurable Earnings</u>	<u>Employment</u>	<u>Number of LTIs</u>	<u>Lost Time Injury Rate</u>
1997	\$120,092,001	\$56,100	\$22,445	5,350	124	2.32%
1998	\$113,065,946	\$58,200	\$23,940	4,723	100	2.12%
1999	\$97,154,654	\$59,200	\$24,111	4,029	67	1.66%
2000	\$73,627,907	\$59,300	\$23,387	3,148	60	1.91%
2001	\$65,699,741	\$60,600	\$23,011	2,855	74	2.59%
2002	\$65,667,942	\$64,600	\$23,517	2,792	55	1.97%
2003	\$68,385,938	\$65,600	\$24,129	2,834	55	1.94%

**2003 PREMIUM RATES  
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

**RATE GROUP 289: CLOTH, CARPETS AND TEXTILE PRODUCTS**

(CLASS D: MANUFACTURING)

<u>Year</u>	<u>Insurable Earnings</u>	<u>Maximum Insurable Earnings Ceiling</u>	<u>Average Insurable Earnings</u>	<u>Employment</u>	<u>Number of LTIs</u>	<u>Lost Time Injury Rate</u>
1997	\$355,293,311	\$56,100	\$23,052	15,413	442	2.87%
1998	\$375,178,855	\$58,200	\$24,605	15,248	446	2.92%
1999	\$404,068,553	\$59,200	\$25,014	16,153	550	3.40%
2000	\$414,412,405	\$59,300	\$25,608	16,183	549	3.39%
2001	\$397,330,313	\$60,600	\$25,216	15,757	490	3.11%
2002	\$397,138,005	\$64,600	\$25,771	15,410	476	3.09%
2003	\$413,575,547	\$65,600	\$26,441	15,642	477	3.05%

**2003 PREMIUM RATES  
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

**RATE GROUP 301: CLOTHING, FIBRE AND YARN**

(CLASS D: MANUFACTURING)

<u>Year</u>	<u>Insurable Earnings</u>	<u>Maximum Insurable Earnings Ceiling</u>	<u>Average Insurable Earnings</u>	<u>Employment</u>	<u>Number of LTIs</u>	<u>Lost Time Injury Rate</u>
1997	\$692,925,829	\$56,100	\$22,491	30,808	508	1.65%
1998	\$742,743,134	\$58,200	\$23,129	32,114	504	1.57%
1999	\$731,146,095	\$59,200	\$23,089	31,666	448	1.41%
2000	\$718,591,825	\$59,300	\$22,843	31,458	431	1.37%
2001	\$681,533,440	\$60,600	\$24,635	27,666	378	1.37%
2002	\$681,203,578	\$64,600	\$25,177	27,057	367	1.36%
2003	\$709,398,594	\$65,600	\$25,832	27,463	361	1.31%

**2003 PREMIUM RATES**  
**5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**  
**RATE GROUP 308: MILLWORK AND OTHER WOOD INDUSTRIES**

(CLASS D: MANUFACTURING)

<u>Year</u>	<u>Insurable Earnings</u>	<u>Maximum Insurable Earnings Ceiling</u>	<u>Average Insurable Earnings</u>	<u>Employment</u>	<u>Number of LTIs</u>	<u>Lost Time Injury Rate</u>
1997	\$206,051,885	\$56,100	\$24,633	8,365	468	5.59%
1998	\$206,244,985	\$58,200	\$25,633	8,046	470	5.84%
1999	\$211,277,574	\$59,200	\$25,830	8,180	496	6.06%
2000	\$240,208,765	\$59,300	\$25,724	9,338	499	5.34%
2001	\$252,810,652	\$60,600	\$27,135	9,317	492	5.28%
2002	\$252,688,292	\$64,600	\$27,732	9,112	488	5.36%
2003	\$263,147,060	\$65,600	\$28,453	9,249	492	5.32%

**2003 PREMIUM RATES  
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

**RATE GROUP 311: WOODEN CABINETS**

(CLASS D: MANUFACTURING)

<b>Year</b>	<b>Insurable Earnings</b>	<b>Maximum Insurable Earnings Ceiling</b>	<b>Average Insurable Earnings</b>	<b>Employment</b>	<b>Number of LTIs</b>	<b>Lost Time Injury Rate</b>
1997	\$161,933,794	\$56,100	\$27,228	5,947	234	3.93%
1998	\$183,270,541	\$58,200	\$27,898	6,569	232	3.53%
1999	\$209,367,950	\$59,200	\$27,401	7,641	275	3.60%
2000	\$247,887,557	\$59,300	\$28,722	8,631	383	4.44%
2001	\$260,013,328	\$60,600	\$30,414	8,549	382	4.47%
2002	\$259,887,482	\$64,600	\$31,083	8,361	368	4.40%
2003	\$270,644,224	\$65,600	\$31,891	8,486	370	4.36%

**2003 PREMIUM RATES  
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

**RATE GROUP 312: WOODEN BOXES AND PALLETS**

(CLASS D: MANUFACTURING)

<u>Year</u>	<u>Insurable Earnings</u>	<u>Maximum Insurable Earnings Ceiling</u>	<u>Average Insurable Earnings</u>	<u>Employment</u>	<u>Number of LTIs</u>	<u>Lost Time Injury Rate</u>
1997	\$52,826,673	\$56,100	\$21,646	2,441	148	6.06%
1998	\$57,718,692	\$58,200	\$22,579	2,556	191	7.47%
1999	\$61,373,411	\$59,200	\$23,048	2,663	215	8.07%
2000	\$68,083,878	\$59,300	\$22,420	3,037	222	7.31%
2001	\$67,057,607	\$60,600	\$26,021	2,577	211	8.19%
2002	\$67,025,151	\$64,600	\$26,593	2,520	193	7.66%
2003	\$69,799,322	\$65,600	\$27,285	2,558	195	7.62%

**2003 PREMIUM RATES  
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

**RATE GROUP 322: UPHOLSTERED FURNITURE**

(CLASS D: MANUFACTURING)

<u>Year</u>	<u>Insurable Earnings</u>	<u>Maximum Insurable Earnings Ceiling</u>	<u>Average Insurable Earnings</u>	<u>Employment</u>	<u>Number of LTIs</u>	<u>Lost Time Injury Rate</u>
1997	\$83,357,088	\$56,100	\$29,040	2,870	99	3.45%
1998	\$93,401,478	\$58,200	\$28,732	3,251	108	3.32%
1999	\$109,258,515	\$59,200	\$29,825	3,663	102	2.78%
2000	\$120,753,518	\$59,300	\$30,563	3,951	107	2.71%
2001	\$125,880,180	\$60,600	\$32,245	3,904	112	2.87%
2002	\$125,819,254	\$64,600	\$32,954	3,818	105	2.75%
2003	\$131,026,913	\$65,600	\$33,811	3,875	105	2.71%



**2003 PREMIUM RATES  
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

**RATE GROUP 323: METAL FURNITURE**

(CLASS D: MANUFACTURING)

<u>Year</u>	<u>Insurable Earnings</u>	<u>Maximum Insurable Earnings Ceiling</u>	<u>Average Insurable Earnings</u>	<u>Employment</u>	<u>Number of LTIs</u>	<u>Lost Time Injury Rate</u>
1997	\$354,824,152	\$56,100	\$28,216	12,575	398	3.17%
1998	\$448,460,559	\$58,200	\$28,768	15,589	565	3.62%
1999	\$528,622,500	\$59,200	\$29,592	17,864	731	4.09%
2000	\$589,790,656	\$59,300	\$29,901	19,725	766	3.88%
2001	\$611,873,252	\$60,600	\$31,562	19,387	553	2.85%
2002	\$611,577,105	\$64,600	\$32,256	18,960	614	3.24%
2003	\$636,890,282	\$65,600	\$33,095	19,245	615	3.20%

**2003 PREMIUM RATES**  
**5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**  
**RATE GROUP 325: WOODEN AND OTHER NON-METAL FURNITURE**

(CLASS D: MANUFACTURING)

<u>Year</u>	<u>Insurable Earnings</u>	<u>Maximum Insurable Earnings Ceiling</u>	<u>Average Insurable Earnings</u>	<u>Employment</u>	<u>Number of LTIs</u>	<u>Lost Time Injury Rate</u>
1997	\$256,745,491	\$56,100	\$24,412	10,517	543	5.16%
1998	\$300,510,710	\$58,200	\$25,511	11,780	556	4.72%
1999	\$354,782,826	\$59,200	\$25,890	13,704	677	4.94%
2000	\$385,415,299	\$59,300	\$27,672	13,928	638	4.58%
2001	\$408,753,868	\$60,600	\$29,542	13,837	577	4.17%
2002	\$408,556,031	\$64,600	\$30,192	13,533	572	4.23%
2003	\$425,466,165	\$65,600	\$30,977	13,736	575	4.19%

**2003 PREMIUM RATES  
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

**RATE GROUP 328: FURNITURE PARTS AND FIXTURES**

(CLASS D: MANUFACTURING)

<b>Year</b>	<b>Insurable Earnings</b>	<b>Maximum Insurable Earnings Ceiling</b>	<b>Average Insurable Earnings</b>	<b>Employment</b>	<b>Number of LTIs</b>	<b>Lost Time Injury Rate</b>
1997	\$110,832,679	\$56,100	\$25,898	4,280	161	3.76%
1998	\$133,179,633	\$58,200	\$27,329	4,873	212	4.35%
1999	\$128,031,127	\$59,200	\$26,545	4,823	181	3.75%
2000	\$136,639,156	\$59,300	\$28,872	4,733	219	4.63%
2001	\$165,653,947	\$60,600	\$31,260	5,299	226	4.26%
2002	\$165,573,770	\$64,600	\$31,948	5,182	224	4.32%
2003	\$172,426,869	\$65,600	\$32,778	5,260	225	4.28%

**2003 PREMIUM RATES  
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

**RATE GROUP 333: PRINTING, PLATEMAKING AND BINDING**

(CLASS D: MANUFACTURING)

<b>Year</b>	<b>Insurable Earnings</b>	<b>Maximum Insurable Earnings Ceiling</b>	<b>Average Insurable Earnings</b>	<b>Employment</b>	<b>Number of LTIs</b>	<b>Lost Time Injury Rate</b>
1997	\$1,224,534,297	\$56,100	\$30,113	40,665	807	1.98%
1998	\$1,301,103,722	\$58,200	\$29,373	44,296	742	1.68%
1999	\$1,352,842,619	\$59,200	\$29,839	45,339	798	1.76%
2000	\$1,388,913,532	\$59,300	\$31,068	44,706	786	1.76%
2001	\$1,366,737,282	\$60,600	\$31,315	43,645	817	1.87%
2002	\$1,366,075,781	\$64,600	\$32,004	42,685	725	1.70%
2003	\$1,422,617,658	\$65,600	\$32,836	43,325	720	1.66%

**2003 PREMIUM RATES  
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

**RATE GROUP 335: PUBLISHING**

(CLASS D: MANUFACTURING)

<u>Year</u>	<u>Insurable Earnings</u>	<u>Maximum Insurable Earnings Ceiling</u>	<u>Average Insurable Earnings</u>	<u>Employment</u>	<u>Number of LTIs</u>	<u>Lost Time Injury Rate</u>
1997	\$897,838,190	\$56,100	\$29,150	30,800	266	0.86%
1998	\$962,275,313	\$58,200	\$29,994	32,082	243	0.76%
1999	\$1,015,806,960	\$59,200	\$31,621	32,125	275	0.86%
2000	\$1,052,440,031	\$59,300	\$28,707	36,662	260	0.71%
2001	\$1,065,353,865	\$60,600	\$32,596	32,684	255	0.78%
2002	\$1,064,838,234	\$64,600	\$33,313	31,965	257	0.80%
2003	\$1,108,911,888	\$65,600	\$34,179	32,444	248	0.76%

**2003 PREMIUM RATES  
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

**RATE GROUP 338: FOLDING CARTONS**

(CLASS D: MANUFACTURING)

<u>Year</u>	<u>Insurable Earnings</u>	<u>Maximum Insurable Earnings Ceiling</u>	<u>Average Insurable Earnings</u>	<u>Employment</u>	<u>Number of LTIs</u>	<u>Lost Time Injury Rate</u>
1997	\$157,697,456	\$56,100	\$28,000	5,632	160	2.84%
1998	\$171,689,627	\$58,200	\$29,823	5,757	156	2.71%
1999	\$177,943,483	\$59,200	\$30,779	5,781	143	2.47%
2000	\$178,123,479	\$59,300	\$29,941	5,949	138	2.32%
2001	\$195,957,805	\$60,600	\$32,827	5,969	160	2.68%
2002	\$195,862,961	\$64,600	\$33,549	5,838	142	2.43%
2003	\$203,969,729	\$65,600	\$34,421	5,925	142	2.40%

**2003 PREMIUM RATES  
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

**RATE GROUP 341: PAPER PRODUCTS**

(CLASS D: MANUFACTURING)

<u>Year</u>	<u>Insurable Earnings</u>	<u>Maximum Insurable Earnings Ceiling</u>	<u>Average Insurable Earnings</u>	<u>Employment</u>	<u>Number of LTIs</u>	<u>Lost Time Injury Rate</u>
1997	\$272,184,261	\$56,100	\$29,760	9,146	277	3.03%
1998	\$275,130,775	\$58,200	\$32,015	8,594	246	2.86%
1999	\$279,471,449	\$59,200	\$32,353	8,638	271	3.14%
2000	\$267,014,485	\$59,300	\$32,992	8,093	230	2.84%
2001	\$276,250,763	\$60,600	\$34,211	8,075	236	2.92%
2002	\$276,117,058	\$64,600	\$34,964	7,897	221	2.80%
2003	\$287,545,543	\$65,600	\$35,873	8,016	221	2.76%

**2003 PREMIUM RATES  
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

**RATE GROUP 352: STEEL AND OTHER SMELTING AND REFINING INDUSTRIES**

(CLASS D: MANUFACTURING)

<u>Year</u>	<u>Insurable Earnings</u>	<u>Maximum Insurable Earnings Ceiling</u>	<u>Average Insurable Earnings</u>	<u>Employment</u>	<u>Number of LTIs</u>	<u>Lost Time Injury Rate</u>
1997	\$1,574,405,619	\$56,100	\$44,713	35,211	979	2.78%
1998	\$1,650,905,729	\$58,200	\$44,031	37,494	868	2.32%
1999	\$1,641,480,392	\$59,200	\$45,113	36,386	854	2.35%
2000	\$1,638,732,696	\$59,300	\$45,532	35,991	776	2.16%
2001	\$1,596,383,591	\$60,600	\$47,386	33,689	690	2.05%
2002	\$1,595,610,941	\$64,600	\$48,428	32,948	653	1.98%
2003	\$1,661,653,278	\$65,600	\$49,688	33,442	650	1.94%



**2003 PREMIUM RATES  
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

**RATE GROUP 358: FOUNDRIES**

(CLASS D: MANUFACTURING)

<u>Year</u>	<u>Insurable Earnings</u>	<u>Maximum Insurable Earnings Ceiling</u>	<u>Average Insurable Earnings</u>	<u>Employment</u>	<u>Number of LTIs</u>	<u>Lost Time Injury Rate</u>
1997	\$156,032,207	\$56,100	\$28,848	5,409	442	8.17%
1998	\$178,308,876	\$58,200	\$30,997	5,752	364	6.33%
1999	\$190,871,419	\$59,200	\$32,634	5,849	348	5.95%
2000	\$183,289,405	\$59,300	\$32,936	5,565	220	3.95%
2001	\$180,352,700	\$60,600	\$33,500	5,384	235	4.36%
2002	\$180,265,409	\$64,600	\$34,237	5,266	231	4.39%
2003	\$187,726,595	\$65,600	\$35,127	5,345	233	4.36%

**2003 PREMIUM RATES  
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

**RATE GROUP 361: NON-FERROUS METAL INDUSTRIES**

(CLASS D: MANUFACTURING)

<u>Year</u>	<u>Insurable Earnings</u>	<u>Maximum Insurable Earnings Ceiling</u>	<u>Average Insurable Earnings</u>	<u>Employment</u>	<u>Number of LTIs</u>	<u>Lost Time Injury Rate</u>
1997	\$399,808,019	\$56,100	\$36,270	11,023	424	3.85%
1998	\$432,680,748	\$58,200	\$37,876	11,424	391	3.42%
1999	\$479,017,761	\$59,200	\$38,830	12,336	435	3.53%
2000	\$508,486,049	\$59,300	\$38,427	13,232	442	3.34%
2001	\$501,918,665	\$60,600	\$42,159	11,905	412	3.46%
2002	\$501,675,736	\$64,600	\$43,086	11,643	397	3.41%
2003	\$522,440,095	\$65,600	\$44,207	11,818	399	3.38%

**2003 PREMIUM RATES  
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

**RATE GROUP 370: METAL TANKS**

(CLASS D: MANUFACTURING)

<u>Year</u>	<u>Insurable Earnings</u>	<u>Maximum Insurable Earnings Ceiling</u>	<u>Average Insurable Earnings</u>	<u>Employment</u>	<u>Number of LTIs</u>	<u>Lost Time Injury Rate</u>
1997	\$53,425,379	\$56,100	\$31,208	1,712	103	6.02%
1998	\$58,091,066	\$58,200	\$32,017	1,814	109	6.01%
1999	\$56,487,310	\$59,200	\$33,187	1,702	138	8.11%
2000	\$53,475,551	\$59,300	\$33,316	1,605	130	8.10%
2001	\$50,611,792	\$60,600	\$34,955	1,448	122	8.43%
2002	\$50,587,296	\$64,600	\$35,724	1,416	107	7.56%
2003	\$52,681,104	\$65,600	\$36,653	1,437	108	7.51%

**2003 PREMIUM RATES  
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

**RATE GROUP 374: DOORS AND WINDOWS**

(CLASS D: MANUFACTURING)

<u>Year</u>	<u>Insurable Earnings</u>	<u>Maximum Insurable Earnings Ceiling</u>	<u>Average Insurable Earnings</u>	<u>Employment</u>	<u>Number of LTIs</u>	<u>Lost Time Injury Rate</u>
1997	\$221,067,600	\$56,100	\$25,885	8,540	414	4.85%
1998	\$242,648,759	\$58,200	\$26,683	9,094	382	4.20%
1999	\$265,425,084	\$59,200	\$26,586	9,984	450	4.51%
2000	\$301,769,006	\$59,300	\$27,820	10,847	478	4.41%
2001	\$329,382,365	\$60,600	\$29,130	11,307	533	4.71%
2002	\$329,222,944	\$64,600	\$29,771	11,058	492	4.45%
2003	\$342,849,482	\$65,600	\$30,545	11,224	495	4.41%

**2003 PREMIUM RATES  
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

**RATE GROUP 375: STRUCTURAL AND ARCHITECTURAL PRODUCTS**

(CLASS D: MANUFACTURING)

<u>Year</u>	<u>Insurable Earnings</u>	<u>Maximum Insurable Earnings Ceiling</u>	<u>Average Insurable Earnings</u>	<u>Employment</u>	<u>Number of LTIs</u>	<u>Lost Time Injury Rate</u>
1997	\$288,593,696	\$56,100	\$30,245	9,542	594	6.23%
1998	\$321,680,342	\$58,200	\$31,607	10,178	620	6.09%
1999	\$350,819,537	\$59,200	\$32,772	10,705	685	6.40%
2000	\$428,305,657	\$59,300	\$33,636	12,733	789	6.20%
2001	\$456,268,125	\$60,600	\$34,900	13,074	739	5.65%
2002	\$456,047,291	\$64,600	\$35,668	12,786	732	5.72%
2003	\$474,923,089	\$65,600	\$36,595	12,978	738	5.69%

**2003 PREMIUM RATES  
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

**RATE GROUP 377: COATING OF METAL PRODUCTS**

(CLASS D: MANUFACTURING)

<u>Year</u>	<u>Insurable Earnings</u>	<u>Maximum Insurable Earnings Ceiling</u>	<u>Average Insurable Earnings</u>	<u>Employment</u>	<u>Number of LTIs</u>	<u>Lost Time Injury Rate</u>
1997	\$291,737,187	\$56,100	\$25,839	11,290	492	4.36%
1998	\$321,547,029	\$58,200	\$25,265	12,727	488	3.83%
1999	\$363,842,061	\$59,200	\$28,009	12,990	560	4.31%
2000	\$408,209,311	\$59,300	\$29,535	13,821	614	4.44%
2001	\$352,283,657	\$60,600	\$30,282	11,633	527	4.53%
2002	\$352,113,152	\$64,600	\$30,948	11,377	501	4.40%
2003	\$366,687,115	\$65,600	\$31,753	11,548	504	4.36%

**2003 PREMIUM RATES  
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

**RATE GROUP 379: HARDWARE, TOOLS AND CUTLERY**

(CLASS D: MANUFACTURING)

<b>Year</b>	<b>Insurable Earnings</b>	<b>Maximum Insurable Earnings Ceiling</b>	<b>Average Insurable Earnings</b>	<b>Employment</b>	<b>Number of LTIs</b>	<b>Lost Time Injury Rate</b>
1997	\$142,476,837	\$56,100	\$28,710	4,963	127	2.56%
1998	\$143,578,720	\$58,200	\$29,524	4,863	138	2.84%
1999	\$149,082,038	\$59,200	\$29,479	5,057	126	2.49%
2000	\$157,679,014	\$59,300	\$31,720	4,971	153	3.08%
2001	\$202,258,390	\$60,600	\$31,724	6,376	178	2.79%
2002	\$202,160,497	\$64,600	\$32,422	6,236	177	2.84%
2003	\$210,527,920	\$65,600	\$33,265	6,329	177	2.80%

**2003 PREMIUM RATES  
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

**RATE GROUP 382: METAL DIES, MOULDS AND PATTERNS**

(CLASS D: MANUFACTURING)

<b>Year</b>	<b>Insurable Earnings</b>	<b>Maximum Insurable Earnings Ceiling</b>	<b>Average Insurable Earnings</b>	<b>Employment</b>	<b>Number of LTIs</b>	<b>Lost Time Injury Rate</b>
1997	\$668,578,018	\$56,100	\$35,080	19,058	755	3.96%
1998	\$739,248,663	\$58,200	\$35,894	20,595	773	3.75%
1999	\$782,328,687	\$59,200	\$36,913	21,194	727	3.43%
2000	\$803,838,320	\$59,300	\$38,563	20,845	713	3.42%
2001	\$768,927,908	\$60,600	\$39,781	19,329	523	2.71%
2002	\$768,555,747	\$64,600	\$40,656	18,904	546	2.89%
2003	\$800,366,269	\$65,600	\$41,713	19,187	546	2.85%



**2003 PREMIUM RATES  
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

**RATE GROUP 383: HEATING, REFRIGERATION AND AIR CONDITIONING EQUIPMENT**

(CLASS D: MANUFACTURING)

<u>Year</u>	<u>Insurable Earnings</u>	<u>Maximum Insurable Earnings Ceiling</u>	<u>Average Insurable Earnings</u>	<u>Employment</u>	<u>Number of LTIs</u>	<u>Lost Time Injury Rate</u>
1997	\$154,165,346	\$56,100	\$29,314	5,259	286	5.44%
1998	\$160,207,568	\$58,200	\$29,107	5,504	222	4.03%
1999	\$171,544,395	\$59,200	\$29,215	5,872	243	4.14%
2000	\$187,649,184	\$59,300	\$28,681	6,543	250	3.82%
2001	\$216,305,519	\$60,600	\$31,133	6,948	287	4.13%
2002	\$216,200,827	\$64,600	\$31,818	6,795	256	3.77%
2003	\$225,149,379	\$65,600	\$32,645	6,897	257	3.73%

**2003 PREMIUM RATES  
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

**RATE GROUP 385: MACHINE SHOPS**

(CLASS D: MANUFACTURING)

<u>Year</u>	<u>Insurable Earnings</u>	<u>Maximum Insurable Earnings Ceiling</u>	<u>Average Insurable Earnings</u>	<u>Employment</u>	<u>Number of LTIs</u>	<u>Lost Time Injury Rate</u>
1997	\$711,045,955	\$56,100	\$31,994	22,224	880	3.96%
1998	\$795,741,477	\$58,200	\$32,880	24,202	911	3.76%
1999	\$876,233,594	\$59,200	\$33,721	25,985	1,011	3.89%
2000	\$931,472,181	\$59,300	\$34,816	26,754	992	3.71%
2001	\$865,279,333	\$60,600	\$36,002	24,034	742	3.09%
2002	\$864,860,538	\$64,600	\$36,794	23,505	737	3.14%
2003	\$900,657,115	\$65,600	\$37,751	23,858	738	3.09%

**2003 PREMIUM RATES  
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

**RATE GROUP 387: OTHER METAL FABRICATING INDUSTRIES**

(CLASS D: MANUFACTURING)

<u>Year</u>	<u>Insurable Earnings</u>	<u>Maximum Insurable Earnings Ceiling</u>	<u>Average Insurable Earnings</u>	<u>Employment</u>	<u>Number of LTIs</u>	<u>Lost Time Injury Rate</u>
1997	\$679,719,564	\$56,100	\$29,551	23,001	1,168	5.08%
1998	\$739,443,448	\$58,200	\$29,890	24,739	1,211	4.90%
1999	\$782,691,944	\$59,200	\$30,994	25,253	1,218	4.82%
2000	\$850,118,871	\$59,300	\$32,520	26,141	1,275	4.88%
2001	\$834,393,930	\$60,600	\$33,675	24,778	1,071	4.32%
2002	\$833,990,083	\$64,600	\$34,416	24,233	1,062	4.38%
2003	\$868,508,933	\$65,600	\$35,311	24,596	1,068	4.34%

**2003 PREMIUM RATES  
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

**RATE GROUP 389: METAL CLOSURES AND CONTAINERS**

(CLASS D: MANUFACTURING)

<u>Year</u>	<u>Insurable Earnings</u>	<u>Maximum Insurable Earnings Ceiling</u>	<u>Average Insurable Earnings</u>	<u>Employment</u>	<u>Number of LTIs</u>	<u>Lost Time Injury Rate</u>
1997	\$164,971,950	\$56,100	\$32,575	5,064	217	4.29%
1998	\$168,486,736	\$58,200	\$32,163	5,239	161	3.07%
1999	\$178,337,034	\$59,200	\$32,840	5,430	153	2.82%
2000	\$178,484,100	\$59,300	\$32,488	5,494	167	3.04%
2001	\$173,140,832	\$60,600	\$34,709	4,988	150	3.01%
2002	\$173,057,032	\$64,600	\$35,473	4,878	149	3.05%
2003	\$180,219,862	\$65,600	\$36,395	4,951	149	3.01%

**2003 PREMIUM RATES  
 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

**RATE GROUP 390: OTHER STAMPED AND PRESSED METAL PRODUCTS \***

(CLASS D: MANUFACTURING)

<u>Year</u>	<u>Insurable Earnings</u>	<u>Maximum Insurable Earnings Ceiling</u>	<u>Average Insurable Earnings</u>	<u>Employment</u>	<u>Number of LTIs</u>	<u>Lost Time Injury Rate</u>
1997	\$5,411,525,288	\$56,100	\$40,016	135,235	7,007	5.18%
1998	\$5,930,187,928	\$58,200	\$40,753	145,516	6,271	4.31%
1999	\$6,563,617,023	\$59,200	\$40,954	160,267	6,775	4.23%
2000	\$6,869,746,696	\$59,300	\$41,094	167,171	6,814	4.08%
2001	\$6,626,670,390	\$60,600	\$42,672	155,292	6,003	3.87%
2002	\$6,623,463,082	\$64,600	\$43,611	151,876	5,360	3.53%
2003	\$6,897,608,218	\$65,600	\$44,745	154,154	5,384	3.49%

\* Experience for rate groups 390, 419, 421, 424 and 425 has been combined in order to determine a common 2003 premium rate.

**2003 PREMIUM RATES  
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

**RATE GROUP 393: WIRE PRODUCTS**

(CLASS D: MANUFACTURING)

<b>Year</b>	<b>Insurable Earnings</b>	<b>Maximum Insurable Earnings Ceiling</b>	<b>Average Insurable Earnings</b>	<b>Employment</b>	<b>Number of LTIs</b>	<b>Lost Time Injury Rate</b>
1997	\$257,347,572	\$56,100	\$29,034	8,864	400	4.51%
1998	\$268,296,424	\$58,200	\$30,573	8,776	323	3.68%
1999	\$282,344,758	\$59,200	\$28,930	9,760	324	3.32%
2000	\$287,854,856	\$59,300	\$30,841	9,333	398	4.26%
2001	\$255,227,064	\$60,600	\$32,765	7,790	303	3.89%
2002	\$255,103,534	\$64,600	\$33,486	7,619	270	3.54%
2003	\$265,662,269	\$65,600	\$34,356	7,733	272	3.52%

**2003 PREMIUM RATES  
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

**RATE GROUP 402: MAJOR APPLIANCES AND TRANSMISSION EQUIPMENT**

(CLASS D: MANUFACTURING)

<u>Year</u>	<u>Insurable Earnings</u>	<u>Maximum Insurable Earnings Ceiling</u>	<u>Average Insurable Earnings</u>	<u>Employment</u>	<u>Number of LTIs</u>	<u>Lost Time Injury Rate</u>
1997	\$282,817,267	\$56,100	\$32,078	8,817	214	2.43%
1998	\$294,100,450	\$58,200	\$31,121	9,450	286	3.03%
1999	\$337,867,442	\$59,200	\$32,858	10,283	267	2.60%
2000	\$399,523,142	\$59,300	\$34,090	11,720	341	2.91%
2001	\$398,424,535	\$60,600	\$36,474	10,924	306	2.80%
2002	\$398,231,698	\$64,600	\$37,276	10,684	305	2.85%
2003	\$414,714,507	\$65,600	\$38,246	10,844	305	2.81%

**2003 PREMIUM RATES  
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

**RATE GROUP 403: OTHER MACHINERY AND EQUIPMENT**

(CLASS D: MANUFACTURING)

<u>Year</u>	<u>Insurable Earnings</u>	<u>Maximum Insurable Earnings Ceiling</u>	<u>Average Insurable Earnings</u>	<u>Employment</u>	<u>Number of LTIs</u>	<u>Lost Time Injury Rate</u>
1997	\$746,173,382	\$56,100	\$34,001	21,946	626	2.85%
1998	\$823,659,373	\$58,200	\$35,033	23,511	640	2.72%
1999	\$858,163,310	\$59,200	\$36,129	23,752	667	2.81%
2000	\$903,615,772	\$59,300	\$38,213	23,647	573	2.42%
2001	\$939,468,770	\$60,600	\$38,134	24,636	539	2.19%
2002	\$939,014,067	\$64,600	\$38,973	24,094	536	2.22%
2003	\$977,879,859	\$65,600	\$39,986	24,455	534	2.18%



**2003 PREMIUM RATES  
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

**RATE GROUP 406: ELEVATORS AND ESCALATORS**

(CLASS D: MANUFACTURING)

<u>Year</u>	<u>Insurable Earnings</u>	<u>Maximum Insurable Earnings Ceiling</u>	<u>Average Insurable Earnings</u>	<u>Employment</u>	<u>Number of LTIs</u>	<u>Lost Time Injury Rate</u>
1997	\$132,284,648	\$56,100	\$44,033	3,004	172	5.73%
1998	\$147,889,641	\$58,200	\$41,043	3,603	171	4.75%
1999	\$169,805,283	\$59,200	\$44,173	3,844	171	4.45%
2000	\$174,514,690	\$59,300	\$40,668	4,291	180	4.19%
2001	\$166,630,929	\$60,600	\$46,435	3,589	148	4.12%
2002	\$166,550,280	\$64,600	\$47,457	3,510	147	4.19%
2003	\$173,443,796	\$65,600	\$48,690	3,563	147	4.13%

**2003 PREMIUM RATES  
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

**RATE GROUP 408: BOILERS, PUMPS AND FANS**

(CLASS D: MANUFACTURING)

<b>Year</b>	<b>Insurable Earnings</b>	<b>Maximum Insurable Earnings Ceiling</b>	<b>Average Insurable Earnings</b>	<b>Employment</b>	<b>Number of LTIs</b>	<b>Lost Time Injury Rate</b>
1997	\$168,902,758	\$56,100	\$36,285	4,655	186	4.00%
1998	\$155,732,581	\$58,200	\$34,941	4,457	139	3.12%
1999	\$156,919,294	\$59,200	\$37,131	4,226	121	2.86%
2000	\$153,903,933	\$59,300	\$35,492	4,336	114	2.63%
2001	\$166,189,556	\$60,600	\$38,229	4,347	123	2.83%
2002	\$166,109,120	\$64,600	\$39,070	4,251	109	2.56%
2003	\$172,984,377	\$65,600	\$40,086	4,315	109	2.53%

**2003 PREMIUM RATES  
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

**RATE GROUP 411: AGRICULTURAL, CONSTRUCTION AND MINING MACHINERY**

(CLASS D: MANUFACTURING)

<u>Year</u>	<u>Insurable Earnings</u>	<u>Maximum Insurable Earnings Ceiling</u>	<u>Average Insurable Earnings</u>	<u>Employment</u>	<u>Number of LTIs</u>	<u>Lost Time Injury Rate</u>
1997	\$447,974,051	\$56,100	\$34,847	12,855	641	4.99%
1998	\$483,769,767	\$58,200	\$35,630	13,578	682	5.02%
1999	\$471,552,979	\$59,200	\$36,692	12,852	687	5.35%
2000	\$485,416,542	\$59,300	\$36,539	13,285	625	4.70%
2001	\$496,659,465	\$60,600	\$38,025	13,061	604	4.62%
2002	\$496,419,082	\$64,600	\$38,862	12,774	599	4.69%
2003	\$516,965,868	\$65,600	\$39,872	12,965	603	4.65%

**2003 PREMIUM RATES  
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

**RATE GROUP 417: AIRCRAFT MANUFACTURING**

(CLASS D: MANUFACTURING)

<u>Year</u>	<u>Insurable Earnings</u>	<u>Maximum Insurable Earnings Ceiling</u>	<u>Average Insurable Earnings</u>	<u>Employment</u>	<u>Number of LTIs</u>	<u>Lost Time Injury Rate</u>
1997	\$632,008,477	\$56,100	\$41,235	15,327	477	3.11%
1998	\$679,680,978	\$58,200	\$41,905	16,220	438	2.70%
1999	\$686,657,128	\$59,200	\$43,818	15,671	407	2.60%
2000	\$718,841,870	\$59,300	\$44,649	16,100	427	2.65%
2001	\$735,975,854	\$60,600	\$46,294	15,898	376	2.37%
2002	\$735,619,642	\$64,600	\$47,312	15,548	359	2.31%
2003	\$766,066,939	\$65,600	\$48,543	15,781	358	2.27%

**2003 PREMIUM RATES  
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

**RATE GROUP 419: MOTOR VEHICLE ASSEMBLY \***

(CLASS D: MANUFACTURING)

<u>Year</u>	<u>Insurable Earnings</u>	<u>Maximum Insurable Earnings Ceiling</u>	<u>Average Insurable Earnings</u>	<u>Employment</u>	<u>Number of LTIs</u>	<u>Lost Time Injury Rate</u>
1997	\$5,411,525,288	\$56,100	\$40,016	135,235	7,007	5.18%
1998	\$5,930,187,928	\$58,200	\$40,753	145,516	6,271	4.31%
1999	\$6,563,617,023	\$59,200	\$40,954	160,267	6,775	4.23%
2000	\$6,869,746,696	\$59,300	\$41,094	167,171	6,814	4.08%
2001	\$6,626,670,390	\$60,600	\$42,672	155,292	6,003	3.87%
2002	\$6,623,463,082	\$64,600	\$43,611	151,876	5,360	3.53%
2003	\$6,897,608,218	\$65,600	\$44,745	154,154	5,384	3.49%

\* Experience for rate groups 390, 419, 421, 424 and 425 has been combined in order to determine a common 2003 premium rate.

**2003 PREMIUM RATES**  
**5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**  
**RATE GROUP 420: MOTOR VEHICLE ENGINE MANUFACTURING**

(CLASS D: MANUFACTURING)

<u>Year</u>	<u>Insurable Earnings</u>	<u>Maximum Insurable Earnings Ceiling</u>	<u>Average Insurable Earnings</u>	<u>Employment</u>	<u>Number of LTIs</u>	<u>Lost Time Injury Rate</u>
1997	\$961,159,103	\$56,100	\$41,511	23,154	822	3.55%
1998	\$1,014,365,031	\$58,200	\$41,894	24,213	697	2.88%
1999	\$1,083,777,878	\$59,200	\$43,173	25,103	813	3.24%
2000	\$1,113,148,104	\$59,300	\$44,876	24,805	747	3.01%
2001	\$1,083,231,770	\$60,600	\$44,104	24,561	714	2.91%
2002	\$1,082,707,486	\$64,600	\$45,074	24,021	639	2.66%
2003	\$1,127,520,749	\$65,600	\$46,246	24,381	639	2.62%

**2003 PREMIUM RATES  
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

**RATE GROUP 421: OTHER MOTOR VEHICLE PARTS AND EQUIPMENT \***

(CLASS D: MANUFACTURING)

<u>Year</u>	<u>Insurable Earnings</u>	<u>Maximum Insurable Earnings Ceiling</u>	<u>Average Insurable Earnings</u>	<u>Employment</u>	<u>Number of LTIs</u>	<u>Lost Time Injury Rate</u>
1997	\$5,411,525,288	\$56,100	\$40,016	135,235	7,007	5.18%
1998	\$5,930,187,928	\$58,200	\$40,753	145,516	6,271	4.31%
1999	\$6,563,617,023	\$59,200	\$40,954	160,267	6,775	4.23%
2000	\$6,869,746,696	\$59,300	\$41,094	167,171	6,814	4.08%
2001	\$6,626,670,390	\$60,600	\$42,672	155,292	6,003	3.87%
2002	\$6,623,463,082	\$64,600	\$43,611	151,876	5,360	3.53%
2003	\$6,897,608,218	\$65,600	\$44,745	154,154	5,384	3.49%

\* Experience for rate groups 390, 419, 421, 424 and 425 has been combined in order to determine a common 2003 premium rate.

**2003 PREMIUM RATES  
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

**RATE GROUP 424: MOTOR VEHICLE STAMPINGS \***

(CLASS D: MANUFACTURING)

<u>Year</u>	<u>Insurable Earnings</u>	<u>Maximum Insurable Earnings Ceiling</u>	<u>Average Insurable Earnings</u>	<u>Employment</u>	<u>Number of LTIs</u>	<u>Lost Time Injury Rate</u>
1997	\$5,411,525,288	\$56,100	\$40,016	135,235	7,007	5.18%
1998	\$5,930,187,928	\$58,200	\$40,753	145,516	6,271	4.31%
1999	\$6,563,617,023	\$59,200	\$40,954	160,267	6,775	4.23%
2000	\$6,869,746,696	\$59,300	\$41,094	167,171	6,814	4.08%
2001	\$6,626,670,390	\$60,600	\$42,672	155,292	6,003	3.87%
2002	\$6,623,463,082	\$64,600	\$43,611	151,876	5,360	3.53%
2003	\$6,897,608,218	\$65,600	\$44,745	154,154	5,384	3.49%

\* Experience for rate groups 390, 419, 421, 424 and 425 has been combined in order to determine a common 2003 premium rate.



**2003 PREMIUM RATES  
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

**RATE GROUP 425: MOTOR VEHICLE WHEELS AND BRAKES \***

(CLASS D: MANUFACTURING)

<u>Year</u>	<u>Insurable Earnings</u>	<u>Maximum Insurable Earnings Ceiling</u>	<u>Average Insurable Earnings</u>	<u>Employment</u>	<u>Number of LTIs</u>	<u>Lost Time Injury Rate</u>
1997	\$5,411,525,288	\$56,100	\$40,016	135,235	7,007	5.18%
1998	\$5,930,187,928	\$58,200	\$40,753	145,516	6,271	4.31%
1999	\$6,563,617,023	\$59,200	\$40,954	160,267	6,775	4.23%
2000	\$6,869,746,696	\$59,300	\$41,094	167,171	6,814	4.08%
2001	\$6,626,670,390	\$60,600	\$42,672	155,292	6,003	3.87%
2002	\$6,623,463,082	\$64,600	\$43,611	151,876	5,360	3.53%
2003	\$6,897,608,218	\$65,600	\$44,745	154,154	5,384	3.49%

\* Experience for rate groups 390, 419, 421, 424 and 425 has been combined in order to determine a common 2003 premium rate.

**2003 PREMIUM RATES  
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

**RATE GROUP 428: MOTOR VEHICLE FABRIC ACCESSORIES**

(CLASS D: MANUFACTURING)

<b>Year</b>	<b>Insurable Earnings</b>	<b>Maximum Insurable Earnings Ceiling</b>	<b>Average Insurable Earnings</b>	<b>Employment</b>	<b>Number of LTIs</b>	<b>Lost Time Injury Rate</b>
1997	\$353,672,106	\$56,100	\$41,443	8,534	573	6.71%
1998	\$393,055,828	\$58,200	\$42,975	9,146	462	5.05%
1999	\$417,782,211	\$59,200	\$43,013	9,713	346	3.56%
2000	\$407,775,312	\$59,300	\$43,285	9,421	319	3.39%
2001	\$417,304,040	\$60,600	\$42,662	9,782	250	2.56%
2002	\$417,102,065	\$64,600	\$43,601	9,567	268	2.80%
2003	\$434,365,919	\$65,600	\$44,734	9,710	268	2.76%

**2003 PREMIUM RATES  
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

**RATE GROUP 432: TRUCKS, BUSES AND TRAILERS**

(CLASS D: MANUFACTURING)

<u>Year</u>	<u>Insurable Earnings</u>	<u>Maximum Insurable Earnings Ceiling</u>	<u>Average Insurable Earnings</u>	<u>Employment</u>	<u>Number of LTIs</u>	<u>Lost Time Injury Rate</u>
1997	\$184,733,691	\$56,100	\$31,949	5,782	543	9.39%
1998	\$208,099,297	\$58,200	\$33,225	6,263	422	6.74%
1999	\$240,826,423	\$59,200	\$36,114	6,668	437	6.55%
2000	\$257,331,190	\$59,300	\$37,434	6,874	401	5.83%
2001	\$205,191,848	\$60,600	\$39,978	5,133	337	6.57%
2002	\$205,092,535	\$64,600	\$40,858	5,020	330	6.57%
2003	\$213,581,315	\$65,600	\$41,920	5,095	333	6.54%

**2003 PREMIUM RATES  
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

**RATE GROUP 442: RAILROAD ROLLING STOCK**

(CLASS D: MANUFACTURING)

<u>Year</u>	<u>Insurable Earnings</u>	<u>Maximum Insurable Earnings Ceiling</u>	<u>Average Insurable Earnings</u>	<u>Employment</u>	<u>Number of LTIs</u>	<u>Lost Time Injury Rate</u>
1997	\$285,845,404	\$56,100	\$39,198	7,292	523	7.17%
1998	\$331,142,122	\$58,200	\$40,534	8,170	525	6.43%
1999	\$349,460,755	\$59,200	\$41,490	8,423	345	4.10%
2000	\$343,504,003	\$59,300	\$42,124	8,155	259	3.18%
2001	\$313,672,194	\$60,600	\$42,008	7,467	143	1.92%
2002	\$313,520,377	\$64,600	\$42,932	7,303	198	2.71%
2003	\$326,496,985	\$65,600	\$44,048	7,412	197	2.66%

**2003 PREMIUM RATES  
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

**RATE GROUP 460: LIGHTING AND SMALL ELECTRICAL APPLIANCES**

(CLASS D: MANUFACTURING)

<u>Year</u>	<u>Insurable Earnings</u>	<u>Maximum Insurable Earnings Ceiling</u>	<u>Average Insurable Earnings</u>	<u>Employment</u>	<u>Number of LTIs</u>	<u>Lost Time Injury Rate</u>
1997	\$176,105,857	\$56,100	\$28,355	6,211	217	3.49%
1998	\$191,452,310	\$58,200	\$31,023	6,171	182	2.95%
1999	\$198,296,330	\$59,200	\$31,242	6,347	219	3.45%
2000	\$202,126,423	\$59,300	\$30,708	6,582	266	4.04%
2001	\$187,798,290	\$60,600	\$31,105	6,038	183	3.03%
2002	\$187,707,396	\$64,600	\$31,789	5,905	186	3.15%
2003	\$195,476,605	\$65,600	\$32,616	5,994	186	3.10%

**2003 PREMIUM RATES  
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

**RATE GROUP 466: COMMUNICATION AND ENERGY WIRE PRODUCTS**

(CLASS D: MANUFACTURING)

<u>Year</u>	<u>Insurable Earnings</u>	<u>Maximum Insurable Earnings Ceiling</u>	<u>Average Insurable Earnings</u>	<u>Employment</u>	<u>Number of LTIs</u>	<u>Lost Time Injury Rate</u>
1997	\$206,444,608	\$56,100	\$26,386	7,824	175	2.24%
1998	\$236,367,988	\$58,200	\$27,201	8,690	174	2.00%
1999	\$236,735,274	\$59,200	\$26,870	8,810	198	2.25%
2000	\$245,822,201	\$59,300	\$31,018	7,925	211	2.66%
2001	\$256,343,732	\$60,600	\$31,243	8,205	189	2.30%
2002	\$256,219,662	\$64,600	\$31,930	8,024	188	2.34%
2003	\$266,824,593	\$65,600	\$32,761	8,145	188	2.31%

**2003 PREMIUM RATES  
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

**RATE GROUP 468: ELECTRONIC EQUIPMENT & OTHER COMMUNICATION DEVICES**

(CLASS D: MANUFACTURING)

<u>Year</u>	<u>Insurable Earnings</u>	<u>Maximum Insurable Earnings Ceiling</u>	<u>Average Insurable Earnings</u>	<u>Employment</u>	<u>Number of LTIs</u>	<u>Lost Time Injury Rate</u>
1997	\$2,665,157,940	\$56,100	\$28,061	94,978	465	0.49%
1998	\$2,940,860,818	\$58,200	\$27,846	105,610	402	0.38%
1999	\$3,169,676,787	\$59,200	\$29,334	108,056	459	0.42%
2000	\$3,745,901,278	\$59,300	\$28,420	131,806	552	0.42%
2001	\$3,893,077,098	\$60,600	\$29,471	132,100	502	0.38%
2002	\$3,891,192,849	\$64,600	\$30,119	129,194	523	0.40%
2003	\$4,052,249,321	\$65,600	\$30,902	131,132	478	0.36%

**2003 PREMIUM RATES  
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

**RATE GROUP 477: INDUSTRIAL ELECTRICAL EQUIPMENT**

(CLASS D: MANUFACTURING)

<u>Year</u>	<u>Insurable Earnings</u>	<u>Maximum Insurable Earnings Ceiling</u>	<u>Average Insurable Earnings</u>	<u>Employment</u>	<u>Number of LTIs</u>	<u>Lost Time Injury Rate</u>
1997	\$522,528,193	\$56,100	\$31,420	16,631	309	1.86%
1998	\$551,071,664	\$58,200	\$31,684	17,393	294	1.69%
1999	\$558,178,761	\$59,200	\$32,154	17,359	277	1.60%
2000	\$587,749,040	\$59,300	\$32,083	18,320	348	1.90%
2001	\$572,145,845	\$60,600	\$33,979	16,838	288	1.71%
2002	\$571,868,926	\$64,600	\$34,727	16,468	284	1.72%
2003	\$595,538,581	\$65,600	\$35,629	16,715	282	1.69%



**2003 PREMIUM RATES  
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

**RATE GROUP 485: BRICKS, CERAMICS AND ABRASIVES**

(CLASS D: MANUFACTURING)

<b>Year</b>	<b>Insurable Earnings</b>	<b>Maximum Insurable Earnings Ceiling</b>	<b>Average Insurable Earnings</b>	<b>Employment</b>	<b>Number of LTIs</b>	<b>Lost Time Injury Rate</b>
1997	\$112,007,518	\$56,100	\$32,412	3,456	116	3.36%
1998	\$117,766,360	\$58,200	\$33,029	3,566	99	2.78%
1999	\$110,023,607	\$59,200	\$32,477	3,388	98	2.89%
2000	\$109,849,684	\$59,300	\$32,072	3,425	125	3.65%
2001	\$114,458,577	\$60,600	\$33,360	3,431	120	3.50%
2002	\$114,403,179	\$64,600	\$34,094	3,356	105	3.13%
2003	\$119,138,327	\$65,600	\$34,980	3,406	105	3.08%

**2003 PREMIUM RATES  
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

**RATE GROUP 496: CONCRETE PRODUCTS**

(CLASS D: MANUFACTURING)

<u>Year</u>	<u>Insurable Earnings</u>	<u>Maximum Insurable Earnings Ceiling</u>	<u>Average Insurable Earnings</u>	<u>Employment</u>	<u>Number of LTIs</u>	<u>Lost Time Injury Rate</u>
1997	\$114,802,193	\$56,100	\$30,349	3,783	188	4.97%
1998	\$136,015,120	\$58,200	\$32,310	4,210	202	4.80%
1999	\$148,917,894	\$59,200	\$33,355	4,465	238	5.33%
2000	\$166,073,245	\$59,300	\$34,109	4,869	254	5.22%
2001	\$175,228,464	\$60,600	\$35,500	4,936	276	5.59%
2002	\$175,143,653	\$64,600	\$36,281	4,827	248	5.14%
2003	\$182,392,849	\$65,600	\$37,224	4,900	250	5.10%

**2003 PREMIUM RATES  
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

**RATE GROUP 497: READY-MIX CONCRETE**

(CLASS D: MANUFACTURING)

<u>Year</u>	<u>Insurable Earnings</u>	<u>Maximum Insurable Earnings Ceiling</u>	<u>Average Insurable Earnings</u>	<u>Employment</u>	<u>Number of LTIs</u>	<u>Lost Time Injury Rate</u>
1997	\$136,441,184	\$56,100	\$40,307	3,385	139	4.11%
1998	\$141,656,225	\$58,200	\$42,382	3,342	141	4.22%
1999	\$154,902,626	\$59,200	\$42,872	3,613	135	3.74%
2000	\$160,954,817	\$59,300	\$42,988	3,744	137	3.66%
2001	\$179,438,067	\$60,600	\$46,431	3,865	153	3.96%
2002	\$179,351,219	\$64,600	\$47,452	3,780	140	3.70%
2003	\$186,774,566	\$65,600	\$48,686	3,837	140	3.65%

**2003 PREMIUM RATES  
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

**RATE GROUP 501: NON-METALLIC MINERAL PRODUCTS**

(CLASS D: MANUFACTURING)

<u>Year</u>	<u>Insurable Earnings</u>	<u>Maximum Insurable Earnings Ceiling</u>	<u>Average Insurable Earnings</u>	<u>Employment</u>	<u>Number of LTIs</u>	<u>Lost Time Injury Rate</u>
1997	\$212,006,884	\$56,100	\$35,970	5,894	166	2.82%
1998	\$225,002,636	\$58,200	\$37,752	5,960	153	2.57%
1999	\$240,600,958	\$59,200	\$36,392	6,611	137	2.07%
2000	\$237,178,000	\$59,300	\$36,425	6,511	165	2.53%
2001	\$241,185,245	\$60,600	\$36,344	6,636	180	2.71%
2002	\$241,068,511	\$64,600	\$37,144	6,490	154	2.37%
2003	\$251,046,337	\$65,600	\$38,109	6,587	154	2.34%

**2003 PREMIUM RATES  
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

**RATE GROUP 502: GLASS PRODUCTS**

(CLASS D: MANUFACTURING)

<u>Year</u>	<u>Insurable Earnings</u>	<u>Maximum Insurable Earnings Ceiling</u>	<u>Average Insurable Earnings</u>	<u>Employment</u>	<u>Number of LTIs</u>	<u>Lost Time Injury Rate</u>
1997	\$265,042,624	\$56,100	\$34,300	7,727	211	2.73%
1998	\$256,915,372	\$58,200	\$32,353	7,941	199	2.51%
1999	\$255,508,446	\$59,200	\$31,824	8,029	202	2.52%
2000	\$242,571,894	\$59,300	\$32,531	7,457	199	2.67%
2001	\$246,671,308	\$60,600	\$32,702	7,543	155	2.05%
2002	\$246,551,919	\$64,600	\$33,421	7,377	155	2.10%
2003	\$256,756,703	\$65,600	\$34,290	7,488	154	2.06%

**2003 PREMIUM RATES  
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

**RATE GROUP 507: PETROLEUM AND COAL PRODUCTS**

(CLASS D: MANUFACTURING)

<b>Year</b>	<b>Insurable Earnings</b>	<b>Maximum Insurable Earnings Ceiling</b>	<b>Average Insurable Earnings</b>	<b>Employment</b>	<b>Number of LTIs</b>	<b>Lost Time Injury Rate</b>
1997	\$465,547,597	\$56,100	\$36,025	12,923	86	0.67%
1998	\$474,297,695	\$58,200	\$39,988	11,861	76	0.64%
1999	\$504,010,324	\$59,200	\$40,656	12,397	78	0.63%
2000	\$483,269,976	\$59,300	\$40,468	11,942	108	0.90%
2001	\$481,321,429	\$60,600	\$40,132	11,993	54	0.45%
2002	\$481,088,469	\$64,600	\$41,015	11,729	60	0.51%
2003	\$501,000,721	\$65,600	\$42,081	11,905	55	0.46%

**2003 PREMIUM RATES  
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

**RATE GROUP 512: RESINS, PAINT, INK AND ADHESIVES**

(CLASS D: MANUFACTURING)

<u>Year</u>	<u>Insurable Earnings</u>	<u>Maximum Insurable Earnings Ceiling</u>	<u>Average Insurable Earnings</u>	<u>Employment</u>	<u>Number of LTIs</u>	<u>Lost Time Injury Rate</u>
1997	\$531,417,770	\$56,100	\$29,183	18,210	274	1.50%
1998	\$535,649,310	\$58,200	\$29,975	17,870	257	1.44%
1999	\$552,535,120	\$59,200	\$31,237	17,689	245	1.39%
2000	\$566,231,893	\$59,300	\$31,224	18,135	271	1.49%
2001	\$576,296,145	\$60,600	\$31,844	18,098	283	1.56%
2002	\$576,017,218	\$64,600	\$32,545	17,700	252	1.42%
2003	\$599,858,570	\$65,600	\$33,391	17,965	249	1.39%

**2003 PREMIUM RATES  
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

**RATE GROUP 514: PHARMACEUTICALS AND MEDICINES**

(CLASS D: MANUFACTURING)

<u>Year</u>	<u>Insurable Earnings</u>	<u>Maximum Insurable Earnings Ceiling</u>	<u>Average Insurable Earnings</u>	<u>Employment</u>	<u>Number of LTIs</u>	<u>Lost Time Injury Rate</u>
1997	\$538,536,668	\$56,100	\$32,082	16,786	180	1.07%
1998	\$580,557,204	\$58,200	\$32,415	17,910	182	1.02%
1999	\$636,772,210	\$59,200	\$33,626	18,937	162	0.86%
2000	\$684,037,995	\$59,300	\$35,289	19,384	228	1.18%
2001	\$758,267,289	\$60,600	\$34,959	21,690	220	1.01%
2002	\$757,900,288	\$64,600	\$35,728	21,213	216	1.02%
2003	\$789,269,781	\$65,600	\$36,657	21,531	211	0.98%



**2003 PREMIUM RATES  
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

**RATE GROUP 517: SOAP AND TOILETRIES**

(CLASS D: MANUFACTURING)

<b>Year</b>	<b>Insurable Earnings</b>	<b>Maximum Insurable Earnings Ceiling</b>	<b>Average Insurable Earnings</b>	<b>Employment</b>	<b>Number of LTIs</b>	<b>Lost Time Injury Rate</b>
1997	\$300,953,259	\$56,100	\$29,180	10,314	138	1.34%
1998	\$302,399,213	\$58,200	\$31,448	9,616	123	1.28%
1999	\$310,857,522	\$59,200	\$28,962	10,733	131	1.22%
2000	\$345,692,988	\$59,300	\$27,204	12,707	182	1.43%
2001	\$345,095,389	\$60,600	\$28,614	12,060	168	1.39%
2002	\$344,928,363	\$64,600	\$29,244	11,795	150	1.27%
2003	\$359,204,948	\$65,600	\$30,004	11,972	148	1.24%

**2003 PREMIUM RATES  
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

**RATE GROUP 524: CHEMICAL INDUSTRIES**

(CLASS D: MANUFACTURING)

<u>Year</u>	<u>Insurable Earnings</u>	<u>Maximum Insurable Earnings Ceiling</u>	<u>Average Insurable Earnings</u>	<u>Employment</u>	<u>Number of LTIs</u>	<u>Lost Time Injury Rate</u>
1997	\$543,071,055	\$56,100	\$34,421	15,777	243	1.54%
1998	\$554,198,287	\$58,200	\$33,873	16,361	232	1.42%
1999	\$573,416,219	\$59,200	\$35,961	15,946	233	1.46%
2000	\$571,024,990	\$59,300	\$37,079	15,400	206	1.34%
2001	\$568,742,904	\$60,600	\$37,278	15,257	162	1.06%
2002	\$568,467,632	\$64,600	\$38,098	14,921	167	1.12%
2003	\$591,996,508	\$65,600	\$39,089	15,145	163	1.08%

**2003 PREMIUM RATES  
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

**RATE GROUP 529: JEWELRY AND INSTRUMENTS**

(CLASS D: MANUFACTURING)

<u>Year</u>	<u>Insurable Earnings</u>	<u>Maximum Insurable Earnings Ceiling</u>	<u>Average Insurable Earnings</u>	<u>Employment</u>	<u>Number of LTIs</u>	<u>Lost Time Injury Rate</u>
1997	\$575,239,645	\$56,100	\$30,108	19,106	253	1.32%
1998	\$622,785,799	\$58,200	\$30,528	20,400	238	1.17%
1999	\$643,399,154	\$59,200	\$30,109	21,369	213	1.00%
2000	\$683,907,210	\$59,300	\$29,983	22,810	245	1.07%
2001	\$663,560,863	\$60,600	\$30,159	22,002	216	0.98%
2002	\$663,239,700	\$64,600	\$30,822	21,518	209	0.97%
2003	\$690,691,191	\$65,600	\$31,624	21,841	204	0.93%

**2003 PREMIUM RATES  
 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

**RATE GROUP 533: SIGNS AND DISPLAYS**

(CLASS D: MANUFACTURING)

<u>Year</u>	<u>Insurable Earnings</u>	<u>Maximum Insurable Earnings Ceiling</u>	<u>Average Insurable Earnings</u>	<u>Employment</u>	<u>Number of LTIs</u>	<u>Lost Time Injury Rate</u>
1997	\$157,841,684	\$56,100	\$27,260	5,790	214	3.70%
1998	\$182,850,997	\$58,200	\$26,400	6,926	264	3.81%
1999	\$202,513,803	\$59,200	\$28,000	7,233	303	4.19%
2000	\$226,481,370	\$59,300	\$28,567	7,928	286	3.61%
2001	\$225,798,779	\$60,600	\$29,373	7,687	276	3.59%
2002	\$225,689,492	\$64,600	\$30,019	7,518	274	3.64%
2003	\$235,030,780	\$65,600	\$30,800	7,631	275	3.60%

**2003 PREMIUM RATES  
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

**RATE GROUP 538: SPORTING GOODS AND TOYS**

(CLASS D: MANUFACTURING)

<u>Year</u>	<u>Insurable Earnings</u>	<u>Maximum Insurable Earnings Ceiling</u>	<u>Average Insurable Earnings</u>	<u>Employment</u>	<u>Number of LTIs</u>	<u>Lost Time Injury Rate</u>
1997	\$97,011,497	\$56,100	\$24,183	4,012	160	3.99%
1998	\$91,726,340	\$58,200	\$25,127	3,651	110	3.01%
1999	\$88,515,251	\$59,200	\$24,654	3,590	143	3.98%
2000	\$94,647,185	\$59,300	\$25,890	3,656	162	4.43%
2001	\$96,400,751	\$60,600	\$26,547	3,631	159	4.38%
2002	\$96,354,093	\$64,600	\$27,131	3,551	154	4.34%
2003	\$100,342,189	\$65,600	\$27,836	3,604	155	4.30%

**2003 PREMIUM RATES  
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

**RATE GROUP 542: OTHER MANUFACTURED PRODUCTS**

(CLASS D: MANUFACTURING)

<u>Year</u>	<u>Insurable Earnings</u>	<u>Maximum Insurable Earnings Ceiling</u>	<u>Average Insurable Earnings</u>	<u>Employment</u>	<u>Number of LTIs</u>	<u>Lost Time Injury Rate</u>
1997	\$122,817,452	\$56,100	\$23,252	5,282	132	2.50%
1998	\$143,730,072	\$58,200	\$23,484	6,120	137	2.24%
1999	\$159,356,624	\$59,200	\$23,948	6,654	142	2.13%
2000	\$168,522,521	\$59,300	\$22,903	7,358	189	2.57%
2001	\$173,394,671	\$60,600	\$24,173	7,173	194	2.70%
2002	\$173,310,748	\$64,600	\$24,705	7,015	162	2.31%
2003	\$180,484,080	\$65,600	\$25,347	7,120	162	2.28%

**2003 PREMIUM RATES  
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

**CLASS D: MANUFACTURING**

<u>Year</u>	<u>Insurable Earnings</u>	<u>Maximum Insurable Earnings Ceiling</u>	<u>Average Insurable Earnings</u>	<u>Employment</u>	<u>Number of LTIs</u>	<u>Lost Time Injury Rate</u>
1997	\$32,754,881,837	\$56,100	\$32,029	1,022,677	32,905	3.22%
1998	\$35,289,691,112	\$58,200	\$32,432	1,088,129	31,516	2.90%
1999	\$37,613,526,010	\$59,200	\$33,174	1,133,810	32,951	2.91%
2000	\$39,643,986,187	\$59,300	\$33,330	1,189,449	33,464	2.81%
2001	\$39,647,354,872	\$60,600	\$34,428	1,151,587	30,461	2.65%
2002	\$39,628,165,552	\$64,600	\$35,186	1,126,252	28,926	2.57%
2003	\$41,268,375,324	\$65,600	\$36,101	1,143,146	28,911	2.53%

## 2003 PREMIUM RATES

### NEW CLAIMS COST BY RATE GROUP

Rate Group	Description	2003 New Claims Cost		2003 Premium
		Cost Index * (%)	Cost per LTI (\$)	Rate (\$)
207	MEAT AND FISH PRODUCTS	88%	11,919	4.12
210	POULTRY PRODUCTS	96%	12,908	3.70
214	FRUIT AND VEGETABLE PRODUCTS	86%	11,584	2.02
216	DAIRY PRODUCTS	95%	12,780	1.64
220	OTHER BAKERY PRODUCTS	109%	14,717	3.98
222	CONFECTIONERY	85%	11,460	1.37
223	BISCUITS, SNACK FOODS AND OTHER FOOD PRODUCTS	91%	12,224	1.94
226	CRUSHED AND GROUND FOODS	103%	13,871	1.62
230	ALCOHOLIC BEVERAGES	92%	12,413	1.31
231	SOFT DRINKS	74%	10,047	2.37
237	TIRES AND TUBES	124%	16,733	3.81
238	OTHER RUBBER PRODUCTS	92%	12,429	2.63
258	FOAMED AND EXPANDED PLASTIC PRODUCTS	105%	14,116	2.18
261	PLASTIC FILM AND SHEETING	89%	12,070	1.77
263	OTHER PLASTIC PRODUCTS	89%	12,031	3.41
273	TANNERIES AND LEATHER PRODUCTS	101%	13,674	2.57
289	CLOTH, CARPETS AND TEXTILE PRODUCTS	106%	14,347	3.89
301	CLOTHING, FIBRE AND YARN	117%	15,783	1.82
308	MILLWORK AND OTHER WOOD INDUSTRIES	97%	13,112	5.74
311	WOODEN CABINETS	110%	14,900	4.85
312	WOODEN BOXES AND PALLETS	89%	11,962	8.06



## 2003 PREMIUM RATES

### NEW CLAIMS COST BY RATE GROUP

Rate Group	Description	2003 New Claims Cost		2003 Premium
		Cost Index * (%)	Cost per LTI (\$)	Rate (\$)
322	UPHOLSTERED FURNITURE	119%	16,115	2.86
323	METAL FURNITURE	83%	11,178	2.52
325	WOODEN AND OTHER NON-METAL FURNITURE	104%	13,984	4.37
328	FURNITURE PARTS AND FIXTURES	89%	12,051	3.65
333	PRINTING, PLATEMAKING AND BINDING	97%	13,087	1.51
335	PUBLISHING	89%	11,989	0.60
338	FOLDING CARTONS	81%	10,884	1.72
341	PAPER PRODUCTS	94%	12,623	2.22
352	STEEL AND OTHER SMELTING AND REFINING INDUSTRIES	174%	23,435	2.02
358	FOUNDRIES	121%	16,382	4.57
361	NON-FERROUS METAL INDUSTRIES	106%	14,308	2.54
370	METAL TANKS	71%	9,518	4.44
374	DOORS AND WINDOWS	82%	11,126	3.67
375	STRUCTURAL AND ARCHITECTURAL PRODUCTS	91%	12,348	4.30
377	COATING OF METAL PRODUCTS	92%	12,467	3.94
379	HARDWARE, TOOLS AND CUTLERY	103%	13,911	2.28
382	METAL DIES, MOULDS AND PATTERNS	77%	10,413	1.64
383	HEATING, REFRIGERATION AND AIR CONDITIONING EQUIPMENT	65%	8,796	2.29
385	MACHINE SHOPS	95%	12,890	2.40
387	OTHER METAL FABRICATING INDUSTRIES	88%	11,848	3.26
389	METAL CLOSURES AND CONTAINERS	116%	15,612	2.88

## 2003 PREMIUM RATES

### NEW CLAIMS COST BY RATE GROUP

Rate Group	Description	2003 New Claims Cost		2003 Premium
		Cost Index * (%)	Cost per LTI (\$)	Rate (\$)
390	OTHER STAMPED AND PRESSED METAL PRODUCTS	111%	14,959	2.63
393	WIRE PRODUCTS	79%	10,708	2.47
402	MAJOR APPLIANCES AND TRANSMISSION EQUIPMENT	89%	12,065	2.01
403	OTHER MACHINERY AND EQUIPMENT	94%	12,678	1.57
406	ELEVATORS AND ESCALATORS	118%	15,993	2.94
408	BOILERS, PUMPS AND FANS	118%	15,918	2.22
411	AGRICULTURAL, CONSTRUCTION AND MINING MACHINERY	96%	12,900	3.29
417	AIRCRAFT MANUFACTURING	76%	10,269	1.01
419	MOTOR VEHICLE ASSEMBLY	111%	14,959	2.63
420	MOTOR VEHICLE ENGINE MANUFACTURING	87%	11,802	1.47
421	OTHER MOTOR VEHICLE PARTS AND EQUIPMENT	111%	14,959	2.63
424	MOTOR VEHICLE STAMPINGS	111%	14,959	2.63
425	MOTOR VEHICLE WHEELS AND BRAKES	111%	14,959	2.63
428	MOTOR VEHICLE FABRIC ACCESSORIES	131%	17,729	2.50
432	TRUCKS, BUSES AND TRAILERS	70%	9,428	3.18
442	RAILROAD ROLLING STOCK	143%	19,317	2.50
460	LIGHTING AND SMALL ELECTRICAL APPLIANCES	69%	9,329	2.03
466	COMMUNICATION AND ENERGY WIRE PRODUCTS	101%	13,621	2.18
468	ELECTRONIC EQUIPMENT & OTHER COMMUNICATION DEVICES	75%	10,156	0.30
477	INDUSTRIAL ELECTRICAL EQUIPMENT	77%	10,423	1.08
485	BRICKS, CERAMICS AND ABRASIVES	141%	18,999	3.68

## 2003 PREMIUM RATES

### NEW CLAIMS COST BY RATE GROUP

Rate Group	Description	2003 New Claims Cost		2003 Premium
		Cost Index *	Cost per LTI	Rate
		(%)	(\$)	(\$)
496	CONCRETE PRODUCTS	133%	18,005	5.43
497	READY-MIX CONCRETE	174%	23,498	3.71
501	NON-METALLIC MINERAL PRODUCTS	132%	17,867	2.40
502	GLASS PRODUCTS	139%	18,809	2.47
507	PETROLEUM AND COAL PRODUCTS	222%	29,945	0.82
512	RESINS, PAINT, INK AND ADHESIVES	116%	15,652	1.47
514	PHARMACEUTICALS AND MEDICINES	56%	7,613	0.49
517	SOAP AND TOILETRIES	93%	12,545	1.21
524	CHEMICAL INDUSTRIES	133%	17,981	1.16
529	JEWELRY AND INSTRUMENTS	103%	13,852	0.97
533	SIGNS AND DISPLAYS	97%	13,114	3.64
538	SPORTING GOODS AND TOYS	103%	13,927	4.81
542	OTHER MANUFACTURED PRODUCTS	73%	9,865	2.14
<b>CLASS: D</b>	<b>MANUFACTURING</b>		<b>13,500</b>	<b>2.14</b>

\* The Cost Index compares the average cost of a claim for a Rate Group to that of the Class.

## 2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

### RATE GROUP 207: MEAT AND FISH PRODUCTS

(CLASS D: MANUFACTURING)

<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub-Component</u>	<u>Premium Rate Components</u> <u>Before</u> <u>Relief/Transfer</u>	<u>After</u> <u>Relief/Transfer</u>
<b>B.1</b> WSIB Administrative			
	WSIB Administrative	0.543	0.712
	<b>Total</b>	<b>0.543</b>	<b>0.712</b>
<b>B.2</b> Legislative Obligations			
	WSIAT	0.020	0.026
	Office of Worker Advisor	0.009	0.012
	Office of Employer Advisor	0.003	0.004
	OHSA	0.053	0.069
	Mine Rescue	0.000	0.000
	Program Administration	0.001	0.001
	Institute of Work & Health	0.014	0.018
	<b>Total</b>	<b>0.100</b>	<b>0.131</b>
<b>B.3</b> Accident Prevention			
	IAPA	0.057	0.057
	<b>Total</b>	<b>0.700</b>	<b>0.900</b>
<b>B.4</b> TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.200	
		0.900	
<b>B.5</b> NET OVERHEAD EXPENSES			
		<b>0.900</b>	

## 2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

### RATE GROUP 210: POULTRY PRODUCTS

(CLASS D: MANUFACTURING)

<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub-Component</u>	<u>Premium Rate Components</u> <u>Before</u> <u>Relief/Transfer</u>	<u>After</u> <u>Relief/Transfer</u>
<b>B.1</b> WSIB Administrative			
	WSIB Administrative	0.507	0.641
	<b>Total</b>	<b>0.507</b>	<b>0.641</b>
<b>B.2</b> Legislative Obligations			
	WSIAT	0.018	0.023
	Office of Worker Advisor	0.008	0.010
	Office of Employer Advisor	0.003	0.004
	OHSA	0.049	0.062
	Mine Rescue	0.000	0.000
	Program Administration	0.001	0.001
	Institute of Work & Health	0.013	0.016
	<b>Total</b>	<b>0.092</b>	<b>0.116</b>
<b>B.3</b> Accident Prevention			
	IAPA	0.053	0.053
	<b>Total</b>	<b>0.652</b>	<b>0.810</b>
<b>B.4</b> TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.158	
<b>B.5</b> NET OVERHEAD EXPENSES			
		<b>0.810</b>	

**2003 PREMIUM RATES  
SUB-COMPONENTS OF OVERHEAD EXPENSES**

**RATE GROUP 214: FRUIT AND VEGETABLE PRODUCTS**

(CLASS D: MANUFACTURING)

Overhead Expenses <u>Component</u>	Overhead Expenses <u>Sub-Component</u>	<u>Premium Rate Components</u>	
		<u>Before Relief/Transfer</u>	<u>After Relief/Transfer</u>
<b>B.1</b> WSIB Administrative			
	WSIB Administrative	0.361	0.347
	<b>Total</b>	<b>0.361</b>	<b>0.347</b>
<b>B.2</b> Legislative Obligations			
	WSIAT	0.013	0.013
	Office of Worker Advisor	0.006	0.006
	Office of Employer Advisor	0.002	0.002
	OHSA	0.035	0.034
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.009	0.009
	<b>Total</b>	<b>0.065</b>	<b>0.063</b>
<b>B.3</b> Accident Prevention			
	IAPA	0.037	0.037
	<b>Total</b>	<b>0.464</b>	<b>0.448</b>
<b>B.4</b> TOTAL OVERHEAD EXPENSES			
	a) minus Relief	(0.016)	
	b) plus Transfer Charge	0.000	
<b>B.5</b> NET OVERHEAD EXPENSES		<b>0.448</b>	

## 2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

### RATE GROUP 216: DAIRY PRODUCTS

(CLASS D: MANUFACTURING)

<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub-Component</u>	<u>Premium Rate Components</u>	
		<u>Before Relief/Transfer</u>	<u>After Relief/Transfer</u>
<b>B.1</b> WSIB Administrative			
	WSIB Administrative	0.328	0.281
	<b>Total</b>	<b>0.328</b>	<b>0.281</b>
<b>B.2</b> Legislative Obligations			
	WSIAT	0.012	0.010
	Office of Worker Advisor	0.005	0.004
	Office of Employer Advisor	0.002	0.002
	OHSA	0.032	0.027
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.008	0.007
	<b>Total</b>	<b>0.059</b>	<b>0.051</b>
<b>B.3</b> Accident Prevention			
	IAPA	0.034	0.034
	<b>Total</b>	<b>0.421</b>	<b>0.366</b>
<b>B.4</b> TOTAL OVERHEAD EXPENSES			
	a) minus Relief	(0.055)	
	b) plus Transfer Charge	0.000	
		<u>0.000</u>	
<b>B.5</b> NET OVERHEAD EXPENSES		<b>0.366</b>	

## 2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

### RATE GROUP 220: OTHER BAKERY PRODUCTS

(CLASS D: MANUFACTURING)

<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub-Component</u>	<u>Premium Rate Components</u> <u>Before</u> <u>Relief/Transfer</u>	<u>After</u> <u>Relief/Transfer</u>
<b>B.1 WSIB Administrative</b>			
	WSIB Administrative	0.531	0.689
	<b>Total</b>	<b>0.531</b>	<b>0.689</b>
<b>B.2 Legislative Obligations</b>			
	WSIAT	0.019	0.025
	Office of Worker Advisor	0.009	0.012
	Office of Employer Advisor	0.003	0.004
	OHSA	0.051	0.066
	Mine Rescue	0.000	0.000
	Program Administration	0.001	0.001
	Institute of Work & Health	0.013	0.017
	<b>Total</b>	<b>0.096</b>	<b>0.125</b>
<b>B.3 Accident Prevention</b>			
	IAPA	0.055	0.055
	<b>Total</b>	<b>0.682</b>	<b>0.869</b>
<b>B.4 TOTAL OVERHEAD EXPENSES</b>			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.187	
<b>B.5 NET OVERHEAD EXPENSES</b>			
		<b>0.869</b>	



## 2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

### RATE GROUP 222: CONFECTIONERY

(CLASS D: MANUFACTURING)

<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub-Component</u>	<u>Premium Rate Components</u> <u>Before</u> <u>Relief/Transfer</u>	<u>After</u> <u>Relief/Transfer</u>
<b>B.1 WSIB Administrative</b>			
	WSIB Administrative	0.304	0.234
	<b>Total</b>	<b>0.304</b>	<b>0.234</b>
<b>B.2 Legislative Obligations</b>			
	WSIAT	0.011	0.008
	Office of Worker Advisor	0.005	0.004
	Office of Employer Advisor	0.002	0.002
	OHSA	0.029	0.022
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.008	0.006
	<b>Total</b>	<b>0.055</b>	<b>0.042</b>
<b>B.3 Accident Prevention</b>			
	IAPA	0.031	0.031
	<b>Total</b>	<b>0.391</b>	<b>0.308</b>
<b>B.4 TOTAL OVERHEAD EXPENSES</b>			
	a) minus Relief	(0.083)	
	b) plus Transfer Charge	0.000	
		<b>0.308</b>	
<b>B.5 NET OVERHEAD EXPENSES</b>			
		<b>0.308</b>	

## 2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

### RATE GROUP 223: BISCUITS, SNACK FOODS AND OTHER FOOD PRODUCTS

(CLASS D: MANUFACTURING)

<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub-Component</u>	<u>Premium Rate Components</u> <u>Before</u> <u>Relief/Transfer</u>	<u>After</u> <u>Relief/Transfer</u>
<b>B.1 WSIB Administrative</b>			
	WSIB Administrative	0.354	0.334
	<b>Total</b>	<b>0.354</b>	<b>0.334</b>
<b>B.2 Legislative Obligations</b>			
	WSIAT	0.013	0.012
	Office of Worker Advisor	0.006	0.006
	Office of Employer Advisor	0.002	0.002
	OHSA	0.034	0.032
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.009	0.008
	<b>Total</b>	<b>0.064</b>	<b>0.060</b>
<b>B.3 Accident Prevention</b>			
	IAPA	0.036	0.036
	<b>Total</b>	<b>0.454</b>	<b>0.430</b>
<b>B.4 TOTAL OVERHEAD EXPENSES</b>			
	a) minus Relief	(0.024)	
	b) plus Transfer Charge	0.000	
<b>B.5 NET OVERHEAD EXPENSES</b>			
		<b>0.430</b>	

**2003 PREMIUM RATES  
SUB-COMPONENTS OF OVERHEAD EXPENSES**

**RATE GROUP 226: CRUSHED AND GROUND FOODS**

(CLASS D: MANUFACTURING)

Overhead Expenses <u>Component</u>	Overhead Expenses <u>Sub-Component</u>	<u>Premium Rate Components</u>	
		<u>Before Relief/Transfer</u>	<u>After Relief/Transfer</u>
<b>B.1</b> WSIB Administrative			
	WSIB Administrative	0.327	0.279
	<b>Total</b>	<b>0.327</b>	<b>0.279</b>
<b>B.2</b> Legislative Obligations			
	WSIAT	0.012	0.010
	Office of Worker Advisor	0.005	0.004
	Office of Employer Advisor	0.002	0.002
	OHSA	0.031	0.026
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.008	0.007
	<b>Total</b>	<b>0.058</b>	<b>0.049</b>
<b>B.3</b> Accident Prevention			
	IAPA	0.033	0.033
	<b>Total</b>	<b>0.420</b>	<b>0.363</b>
<b>B.4</b> TOTAL OVERHEAD EXPENSES			
	a) minus Relief	(0.057)	
	b) plus Transfer Charge	0.000	
<b>B.5</b> NET OVERHEAD EXPENSES		<b>0.363</b>	

## 2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

### RATE GROUP 230: ALCOHOLIC BEVERAGES

(CLASS D: MANUFACTURING)

<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub-Component</u>	<u>Premium Rate Components</u> <u>Before</u> <u>Relief/Transfer</u>	<u>After</u> <u>Relief/Transfer</u>
<b>B.1</b> WSIB Administrative			
	WSIB Administrative	0.299	0.224
	<b>Total</b>	<b>0.299</b>	<b>0.224</b>
<b>B.2</b> Legislative Obligations			
	WSIAT	0.011	0.008
	Office of Worker Advisor	0.005	0.004
	Office of Employer Advisor	0.002	0.001
	OHSA	0.029	0.022
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.007	0.005
	<b>Total</b>	<b>0.054</b>	<b>0.040</b>
<b>B.3</b> Accident Prevention			
	IAPA	0.031	0.031
	<b>Total</b>	<b>0.385</b>	<b>0.296</b>
<b>B.4</b> TOTAL OVERHEAD EXPENSES			
	a) minus Relief	(0.089)	
	b) plus Transfer Charge	0.000	
<b>B.5</b> NET OVERHEAD EXPENSES			
		<b>0.296</b>	

## 2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

### RATE GROUP 231: SOFT DRINKS

(CLASS D: MANUFACTURING)

<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub-Component</u>	<u>Premium Rate Components</u> <u>Before</u> <u>Relief/Transfer</u>	<u>After</u> <u>Relief/Transfer</u>
<b>B.1 WSIB Administrative</b>			
	WSIB Administrative	0.392	0.410
	<b>Total</b>	<b>0.392</b>	<b>0.410</b>
<b>B.2 Legislative Obligations</b>			
	WSIAT	0.014	0.015
	Office of Worker Advisor	0.007	0.007
	Office of Employer Advisor	0.002	0.002
	OHSA	0.038	0.040
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.010	0.010
	<b>Total</b>	<b>0.071</b>	<b>0.074</b>
<b>B.3 Accident Prevention</b>			
	IAPA	0.040	0.040
	<b>Total</b>	<b>0.503</b>	<b>0.524</b>
<b>B.4 TOTAL OVERHEAD EXPENSES</b>			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.021	
		<b>0.524</b>	
<b>B.5 NET OVERHEAD EXPENSES</b>			
		<b>0.524</b>	

**2003 PREMIUM RATES  
SUB-COMPONENTS OF OVERHEAD EXPENSES**

**RATE GROUP 237: TIRES AND TUBES**

(CLASS D: MANUFACTURING)

	<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub-Component</u>	<u>Premium Rate Components</u>	
			<u>Before Relief/Transfer</u>	<u>After Relief/Transfer</u>
<b>B.1</b>	WSIB Administrative			
		WSIB Administrative	0.516	0.658
		<b>Total</b>	<b>0.516</b>	<b>0.658</b>
<b>B.2</b>	Legislative Obligations			
		WSIAT	0.019	0.024
		Office of Worker Advisor	0.009	0.011
		Office of Employer Advisor	0.003	0.004
		OHSA	0.050	0.064
		Mine Rescue	0.000	0.000
		Program Administration	0.001	0.001
		Institute of Work & Health	0.013	0.017
		<b>Total</b>	<b>0.095</b>	<b>0.121</b>
<b>B.3</b>	Accident Prevention			
		IAPA	0.054	0.054
		<b>Total</b>	<b>0.665</b>	<b>0.833</b>
<b>B.4</b>	<b>TOTAL OVERHEAD EXPENSES</b>			
		a) minus Relief	0.000	
		b) plus Transfer Charge	0.168	
<b>B.5</b>	<b>NET OVERHEAD EXPENSES</b>		<b>0.833</b>	

## 2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

### RATE GROUP 238: OTHER RUBBER PRODUCTS

(CLASS D: MANUFACTURING)

<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub-Component</u>	<u>Premium Rate Components</u> <u>Before</u> <u>Relief/Transfer</u>	<u>After</u> <u>Relief/Transfer</u>
<b>B.1 WSIB Administrative</b>			
	WSIB Administrative	0.414	0.455
	<b>Total</b>	<b>0.414</b>	<b>0.455</b>
<b>B.2 Legislative Obligations</b>			
	WSIAT	0.015	0.016
	Office of Worker Advisor	0.007	0.008
	Office of Employer Advisor	0.002	0.002
	OHSA	0.040	0.044
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.010	0.011
	<b>Total</b>	<b>0.074</b>	<b>0.081</b>
<b>B.3 Accident Prevention</b>			
	IAPA	0.043	0.043
	<b>Total</b>	<b>0.532</b>	<b>0.580</b>
<b>B.4 TOTAL OVERHEAD EXPENSES</b>			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.048	
<b>B.5 NET OVERHEAD EXPENSES</b>			
		<b>0.580</b>	

## 2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

### RATE GROUP 258: FOAMED AND EXPANDED PLASTIC PRODUCTS

(CLASS D: MANUFACTURING)

<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub-Component</u>	<u>Premium Rate Components</u>	
		<u>Before Relief/Transfer</u>	<u>After Relief/Transfer</u>
<b>B.1</b>	WSIB Administrative	0.374	0.374
	<b>Total</b>	<b>0.374</b>	<b>0.374</b>
<b>B.2</b>	Legislative Obligations		
	WSIAT	0.014	0.014
	Office of Worker Advisor	0.006	0.006
	Office of Employer Advisor	0.002	0.002
	OHSA	0.036	0.036
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.009	0.009
	<b>Total</b>	<b>0.067</b>	<b>0.067</b>
<b>B.3</b>	Accident Prevention		
	IAPA	0.039	0.039
	<b>Total</b>	<b>0.482</b>	<b>0.482</b>
<b>B.4</b>	<b>TOTAL OVERHEAD EXPENSES</b>		
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.000	
<b>B.5</b>	<b>NET OVERHEAD EXPENSES</b>	<b>0.482</b>	



**2003 PREMIUM RATES  
SUB-COMPONENTS OF OVERHEAD EXPENSES**

**RATE GROUP 261: PLASTIC FILM AND SHEETING**

(CLASS D: MANUFACTURING)

Overhead Expenses <u>Component</u>	Overhead Expenses <u>Sub-Component</u>	<u>Premium Rate Components</u>	
		<u>Before Relief/Transfer</u>	<u>After Relief/Transfer</u>
<b>B.1</b> WSIB Administrative			
	WSIB Administrative	0.339	0.303
	<b>Total</b>	<b>0.339</b>	<b>0.303</b>
<b>B.2</b> Legislative Obligations			
	WSIAT	0.012	0.011
	Office of Worker Advisor	0.006	0.005
	Office of Employer Advisor	0.002	0.002
	OHSA	0.033	0.030
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.008	0.007
	<b>Total</b>	<b>0.061</b>	<b>0.055</b>
<b>B.3</b> Accident Prevention			
	IAPA	0.035	0.035
	<b>Total</b>	<b>0.436</b>	<b>0.394</b>
<b>B.4</b> TOTAL OVERHEAD EXPENSES			
	a) minus Relief	(0.042)	
	b) plus Transfer Charge	0.000	
<b>B.5</b> NET OVERHEAD EXPENSES		<b>0.394</b>	

## 2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

### RATE GROUP 263: OTHER PLASTIC PRODUCTS

(CLASS D: MANUFACTURING)

<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub-Component</u>	<u>Premium Rate Components</u>	
		<u>Before Relief/Transfer</u>	<u>After Relief/Transfer</u>
<b>B.1</b> WSIB Administrative			
	WSIB Administrative	0.482	0.590
	<b>Total</b>	<b>0.482</b>	<b>0.590</b>
<b>B.2</b> Legislative Obligations			
	WSIAT	0.017	0.021
	Office of Worker Advisor	0.008	0.010
	Office of Employer Advisor	0.003	0.004
	OHSA	0.047	0.058
	Mine Rescue	0.000	0.000
	Program Administration	0.001	0.001
	Institute of Work & Health	0.012	0.015
	<b>Total</b>	<b>0.088</b>	<b>0.108</b>
<b>B.3</b> Accident Prevention			
	IAPA	0.050	0.050
	<b>Total</b>	<b>0.619</b>	<b>0.747</b>
<b>B.4</b> TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.128	
		0.747	
<b>B.5</b> NET OVERHEAD EXPENSES			
		<b>0.747</b>	

## 2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

### RATE GROUP 273: TANNERIES AND LEATHER PRODUCTS

(CLASS D: MANUFACTURING)

<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub-Component</u>	<u>Premium Rate Components</u> <u>Before</u> <u>Relief/Transfer</u>	<u>After</u> <u>Relief/Transfer</u>
<b>B.1 WSIB Administrative</b>			
	WSIB Administrative	0.408	0.443
	<b>Total</b>	<b>0.408</b>	<b>0.443</b>
<b>B.2 Legislative Obligations</b>			
	WSIAT	0.015	0.016
	Office of Worker Advisor	0.007	0.008
	Office of Employer Advisor	0.002	0.002
	OHSA	0.039	0.042
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.010	0.011
	<b>Total</b>	<b>0.073</b>	<b>0.079</b>
<b>B.3 Accident Prevention</b>			
	IAPA	0.042	0.042
	<b>Total</b>	<b>0.525</b>	<b>0.566</b>
<b>B.4 TOTAL OVERHEAD EXPENSES</b>			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.041	
<b>B.5 NET OVERHEAD EXPENSES</b>			
		<b>0.566</b>	

**2003 PREMIUM RATES  
SUB-COMPONENTS OF OVERHEAD EXPENSES**

**RATE GROUP 289: CLOTH, CARPETS AND TEXTILE PRODUCTS**

(CLASS D: MANUFACTURING)

Overhead Expenses <u>Component</u>	Overhead Expenses <u>Sub-Component</u>	<u>Premium Rate Components</u>	
		<u>Before Relief/Transfer</u>	<u>After Relief/Transfer</u>
<b>B.1</b> WSIB Administrative			
	WSIB Administrative	0.523	0.672
	<b>Total</b>	<b>0.523</b>	<b>0.672</b>
<b>B.2</b> Legislative Obligations			
	WSIAT	0.019	0.024
	Office of Worker Advisor	0.009	0.012
	Office of Employer Advisor	0.003	0.004
	OHSA	0.051	0.066
	Mine Rescue	0.000	0.000
	Program Administration	0.001	0.001
	Institute of Work & Health	0.013	0.017
	<b>Total</b>	<b>0.096</b>	<b>0.123</b>
<b>B.3</b> Accident Prevention			
	IAPA	0.054	0.054
	<b>Total</b>	<b>0.672</b>	<b>0.848</b>
<b>B.4</b> TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.176	
		<u><u>0.176</u></u>	
<b>B.5</b> NET OVERHEAD EXPENSES		<b>0.848</b>	

## 2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

### RATE GROUP 301: CLOTHING, FIBRE AND YARN

(CLASS D: MANUFACTURING)

<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub-Component</u>	<u>Premium Rate Components</u> <u>Before</u> <u>Relief/Transfer</u>	<u>After</u> <u>Relief/Transfer</u>
<b>B.1 WSIB Administrative</b>			
	WSIB Administrative	0.344	0.313
	<b>Total</b>	<b>0.344</b>	<b>0.313</b>
<b>B.2 Legislative Obligations</b>			
	WSIAT	0.012	0.011
	Office of Worker Advisor	0.006	0.005
	Office of Employer Advisor	0.002	0.002
	OHSA	0.033	0.030
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.009	0.008
	<b>Total</b>	<b>0.062</b>	<b>0.057</b>
<b>B.3 Accident Prevention</b>			
	IAPA	0.035	0.035
	<b>Total</b>	<b>0.441</b>	<b>0.405</b>
<b>B.4 TOTAL OVERHEAD EXPENSES</b>			
	a) minus Relief	(0.036)	
	b) plus Transfer Charge	0.000	
<b>B.5 NET OVERHEAD EXPENSES</b>			
		<b>0.405</b>	

**2003 PREMIUM RATES  
SUB-COMPONENTS OF OVERHEAD EXPENSES**

**RATE GROUP 308: MILLWORK AND OTHER WOOD INDUSTRIES**

(CLASS D: MANUFACTURING)

Overhead Expenses <u>Component</u>	Overhead Expenses <u>Sub-Component</u>	<u>Premium Rate Components</u>	
		<u>Before Relief/Transfer</u>	<u>After Relief/Transfer</u>
<b>B.1</b> WSIB Administrative			
	WSIB Administrative	0.683	0.994
	<b>Total</b>	<b>0.683</b>	<b>0.994</b>
<b>B.2</b> Legislative Obligations			
	WSIAT	0.025	0.036
	Office of Worker Advisor	0.011	0.016
	Office of Employer Advisor	0.004	0.006
	OHSA	0.066	0.096
	Mine Rescue	0.000	0.000
	Program Administration	0.001	0.001
	Institute of Work & Health	0.017	0.025
	<b>Total</b>	<b>0.124</b>	<b>0.181</b>
<b>B.3</b> Accident Prevention			
	IAPA	0.071	0.071
	<b>Total</b>	<b>0.879</b>	<b>1.247</b>
<b>B.4</b> TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.368	
<b>B.5</b> NET OVERHEAD EXPENSES		<b>1.247</b>	

## 2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

### RATE GROUP 311: WOODEN CABINETS

(CLASS D: MANUFACTURING)

<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub-Component</u>	<u>Premium Rate Components</u> <u>Before</u> <u>Relief/Transfer</u>	<u>After</u> <u>Relief/Transfer</u>
<b>B.1 WSIB Administrative</b>			
	WSIB Administrative	0.606	0.838
	<b>Total</b>	<b>0.606</b>	<b>0.838</b>
<b>B.2 Legislative Obligations</b>			
	WSIAT	0.022	0.030
	Office of Worker Advisor	0.010	0.014
	Office of Employer Advisor	0.004	0.006
	OHSA	0.059	0.082
	Mine Rescue	0.000	0.000
	Program Administration	0.001	0.001
	Institute of Work & Health	0.015	0.021
	<b>Total</b>	<b>0.111</b>	<b>0.154</b>
<b>B.3 Accident Prevention</b>			
	IAPA	0.063	0.063
	<b>Total</b>	<b>0.781</b>	<b>1.056</b>
<b>B.4 TOTAL OVERHEAD EXPENSES</b>			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.275	
		<u><u>0.275</u></u>	
<b>B.5 NET OVERHEAD EXPENSES</b>			
		<b>1.056</b>	

## 2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

### RATE GROUP 312: WOODEN BOXES AND PALLETS

(CLASS D: MANUFACTURING)

<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub-Component</u>	<u>Premium Rate Components</u> <u>Before</u> <u>Relief/Transfer</u>	<u>After</u> <u>Relief/Transfer</u>
<b>B.1 WSIB Administrative</b>			
	WSIB Administrative	0.884	1.397
	<b>Total</b>	<b>0.884</b>	<b>1.397</b>
<b>B.2 Legislative Obligations</b>			
	WSIAT	0.032	0.051
	Office of Worker Advisor	0.015	0.024
	Office of Employer Advisor	0.005	0.008
	OHSA	0.086	0.136
	Mine Rescue	0.000	0.000
	Program Administration	0.001	0.002
	Institute of Work & Health	0.022	0.035
	<b>Total</b>	<b>0.161</b>	<b>0.255</b>
<b>B.3 Accident Prevention</b>			
	IAPA	0.093	0.093
	<b>Total</b>	<b>1.139</b>	<b>1.746</b>
<b>B.4 TOTAL OVERHEAD EXPENSES</b>			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.607	
<b>B.5 NET OVERHEAD EXPENSES</b>			
		<b>1.746</b>	



## 2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

### RATE GROUP 322: UPHOLSTERED FURNITURE

(CLASS D: MANUFACTURING)

<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub-Component</u>	<u>Premium Rate Components</u> <u>Before</u> <u>Relief/Transfer</u>	<u>After</u> <u>Relief/Transfer</u>
<b>B.1 WSIB Administrative</b>			
	WSIB Administrative	0.434	0.494
	<b>Total</b>	<b>0.434</b>	<b>0.494</b>
<b>B.2 Legislative Obligations</b>			
	WSIAT	0.016	0.018
	Office of Worker Advisor	0.007	0.008
	Office of Employer Advisor	0.003	0.003
	OHSA	0.042	0.048
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.011	0.013
	<b>Total</b>	<b>0.079</b>	<b>0.090</b>
<b>B.3 Accident Prevention</b>			
	IAPA	0.045	0.045
	<b>Total</b>	<b>0.558</b>	<b>0.629</b>
<b>B.4 TOTAL OVERHEAD EXPENSES</b>			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.071	
<b>B.5 NET OVERHEAD EXPENSES</b>			
		<b>0.629</b>	

## 2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

### RATE GROUP 323: METAL FURNITURE

(CLASS D: MANUFACTURING)

<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub-Component</u>	<u>Premium Rate Components</u> <u>Before</u> <u>Relief/Transfer</u>	<u>After</u> <u>Relief/Transfer</u>
<b>B.1</b> WSIB Administrative			
	WSIB Administrative	0.404	0.434
	<b>Total</b>	<b>0.404</b>	<b>0.434</b>
<b>B.2</b> Legislative Obligations			
	WSIAT	0.015	0.016
	Office of Worker Advisor	0.007	0.008
	Office of Employer Advisor	0.002	0.002
	OHSA	0.039	0.042
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.010	0.011
	<b>Total</b>	<b>0.073</b>	<b>0.079</b>
<b>B.3</b> Accident Prevention			
	IAPA	0.042	0.042
	<b>Total</b>	<b>0.520</b>	<b>0.556</b>
<b>B.4</b> TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.036	
<b>B.5</b> NET OVERHEAD EXPENSES			
		<b>0.556</b>	

**2003 PREMIUM RATES  
SUB-COMPONENTS OF OVERHEAD EXPENSES**

**RATE GROUP 325: WOODEN AND OTHER NON-METAL FURNITURE**

(CLASS D: MANUFACTURING)

Overhead Expenses <u>Component</u>	Overhead Expenses <u>Sub-Component</u>	<u>Premium Rate Components</u>	
		<u>Before Relief/Transfer</u>	<u>After Relief/Transfer</u>
<b>B.1</b> WSIB Administrative			
	WSIB Administrative	0.565	0.756
	<b>Total</b>	<b>0.565</b>	<b>0.756</b>
<b>B.2</b> Legislative Obligations			
	WSIAT	0.020	0.027
	Office of Worker Advisor	0.009	0.012
	Office of Employer Advisor	0.003	0.004
	OHSA	0.055	0.074
	Mine Rescue	0.000	0.000
	Program Administration	0.001	0.001
	Institute of Work & Health	0.014	0.019
	<b>Total</b>	<b>0.102</b>	<b>0.137</b>
<b>B.3</b> Accident Prevention			
	IAPA	0.059	0.059
	<b>Total</b>	<b>0.728</b>	<b>0.954</b>
<b>B.4</b> TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.226	
<b>B.5</b> NET OVERHEAD EXPENSES		<b>0.954</b>	

## 2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

### RATE GROUP 328: FURNITURE PARTS AND FIXTURES

(CLASS D: MANUFACTURING)

<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub-Component</u>	<u>Premium Rate Components</u> <u>Before</u> <u>Relief/Transfer</u>	<u>After</u> <u>Relief/Transfer</u>
<b>B.1</b> WSIB Administrative			
	WSIB Administrative	0.502	0.631
	<b>Total</b>	<b>0.502</b>	<b>0.631</b>
<b>B.2</b> Legislative Obligations			
	WSIAT	0.018	0.023
	Office of Worker Advisor	0.008	0.010
	Office of Employer Advisor	0.003	0.004
	OHSA	0.049	0.062
	Mine Rescue	0.000	0.000
	Program Administration	0.001	0.001
	Institute of Work & Health	0.013	0.016
	<b>Total</b>	<b>0.092</b>	<b>0.116</b>
<b>B.3</b> Accident Prevention			
	IAPA	0.052	0.052
	<b>Total</b>	<b>0.645</b>	<b>0.798</b>
<b>B.4</b> TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.153	
		<b>0.798</b>	
<b>B.5</b> NET OVERHEAD EXPENSES			
		<b>0.798</b>	

## 2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

### RATE GROUP 333: PRINTING, PLATEMAKING AND BINDING

(CLASS D: MANUFACTURING)

<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub-Component</u>	<u>Premium Rate Components</u>	
		<u>Before Relief/Transfer</u>	<u>After Relief/Transfer</u>
<b>B.1 WSIB Administrative</b>			
	WSIB Administrative	0.317	0.259
	<b>Total</b>	<b>0.317</b>	<b>0.259</b>
<b>B.2 Legislative Obligations</b>			
	WSIAT	0.011	0.009
	Office of Worker Advisor	0.005	0.004
	Office of Employer Advisor	0.002	0.002
	OHSA	0.030	0.025
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.008	0.007
	<b>Total</b>	<b>0.056</b>	<b>0.046</b>
<b>B.3 Accident Prevention</b>			
	IAPA	0.032	0.032
	<b>Total</b>	<b>0.406</b>	<b>0.338</b>
<b>B.4 TOTAL OVERHEAD EXPENSES</b>			
	a) minus Relief	(0.068)	
	b) plus Transfer Charge	0.000	
<b>B.5 NET OVERHEAD EXPENSES</b>			
		<b>0.338</b>	

## 2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

### RATE GROUP 335: PUBLISHING

(CLASS D: MANUFACTURING)

<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub-Component</u>	<u>Premium Rate Components</u>	
		<u>Before Relief/Transfer</u>	<u>After Relief/Transfer</u>
<b>B.1 WSIB Administrative</b>			
	WSIB Administrative	0.238	0.101
	<b>Total</b>	<b>0.238</b>	<b>0.101</b>
<b>B.2 Legislative Obligations</b>			
	WSIAT	0.009	0.004
	Office of Worker Advisor	0.004	0.002
	Office of Employer Advisor	0.001	0.000
	OHSA	0.023	0.010
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.006	0.003
	<b>Total</b>	<b>0.043</b>	<b>0.018</b>
<b>B.3 Accident Prevention</b>			
	IAPA	0.024	0.024
	<b>Total</b>	<b>0.306</b>	<b>0.144</b>
<b>B.4 TOTAL OVERHEAD EXPENSES</b>			
	a) minus Relief	(0.162)	
	b) plus Transfer Charge	0.000	
<b>B.5 NET OVERHEAD EXPENSES</b>			
		<b>0.144</b>	

## 2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

### RATE GROUP 338: FOLDING CARTONS

(CLASS D: MANUFACTURING)

<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub-Component</u>	<u>Premium Rate Components</u> <u>Before</u> <u>Relief/Transfer</u>	<u>After</u> <u>Relief/Transfer</u>
<b>B.1 WSIB Administrative</b>			
	WSIB Administrative	0.335	0.296
	<b>Total</b>	<b>0.335</b>	<b>0.296</b>
<b>B.2 Legislative Obligations</b>			
	WSIAT	0.012	0.011
	Office of Worker Advisor	0.006	0.005
	Office of Employer Advisor	0.002	0.002
	OHSA	0.032	0.028
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.008	0.007
	<b>Total</b>	<b>0.060</b>	<b>0.053</b>
<b>B.3 Accident Prevention</b>			
	IAPA	0.034	0.034
	<b>Total</b>	<b>0.430</b>	<b>0.384</b>
<b>B.4 TOTAL OVERHEAD EXPENSES</b>			
	a) minus Relief	(0.046)	
	b) plus Transfer Charge	0.000	
		<b>0.384</b>	
<b>B.5 NET OVERHEAD EXPENSES</b>		<b>0.384</b>	

## 2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

### RATE GROUP 341: PAPER PRODUCTS

(CLASS D: MANUFACTURING)

<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub-Component</u>	<u>Premium Rate Components</u> Before <u>Relief/Transfer</u>	After <u>Relief/Transfer</u>
<b>B.1</b> WSIB Administrative			
	WSIB Administrative	0.378	0.382
	<b>Total</b>	<b>0.378</b>	<b>0.382</b>
<b>B.2</b> Legislative Obligations			
	WSIAT	0.014	0.014
	Office of Worker Advisor	0.006	0.006
	Office of Employer Advisor	0.002	0.002
	OHSA	0.036	0.036
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.009	0.009
	<b>Total</b>	<b>0.067</b>	<b>0.068</b>
<b>B.3</b> Accident Prevention			
	IAPA	0.039	0.039
	<b>Total</b>	<b>0.486</b>	<b>0.491</b>
<b>B.4</b> TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.005	
		<b>0.491</b>	
<b>B.5</b> NET OVERHEAD EXPENSES			
		<b>0.491</b>	



## 2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

### RATE GROUP 352: STEEL AND OTHER SMELTING AND REFINING INDUSTRIES

(CLASS D: MANUFACTURING)

<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub-Component</u>	<u>Premium Rate Components</u>	
		<u>Before Relief/Transfer</u>	<u>After Relief/Transfer</u>
<b>B.1 WSIB Administrative</b>			
	WSIB Administrative	0.361	0.347
	<b>Total</b>	<b>0.361</b>	<b>0.347</b>
<b>B.2 Legislative Obligations</b>			
	WSIAT	0.013	0.013
	Office of Worker Advisor	0.006	0.006
	Office of Employer Advisor	0.002	0.002
	OHSA	0.035	0.034
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.009	0.009
	<b>Total</b>	<b>0.065</b>	<b>0.063</b>
<b>B.3 Accident Prevention</b>			
	IAPA	0.037	0.037
	<b>Total</b>	<b>0.464</b>	<b>0.448</b>
<b>B.4 TOTAL OVERHEAD EXPENSES</b>			
	a) minus Relief	(0.016)	
	b) plus Transfer Charge	0.000	
<b>B.5 NET OVERHEAD EXPENSES</b>			
		<b>0.448</b>	

## 2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

### RATE GROUP 358: FOUNDRIES

(CLASS D: MANUFACTURING)

<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub-Component</u>	<u>Premium Rate Components</u> <u>Before</u> <u>Relief/Transfer</u>	<u>After</u> <u>Relief/Transfer</u>
<b>B.1 WSIB Administrative</b>			
	WSIB Administrative	0.582	0.791
	<b>Total</b>	<b>0.582</b>	<b>0.791</b>
<b>B.2 Legislative Obligations</b>			
	WSIAT	0.021	0.029
	Office of Worker Advisor	0.010	0.014
	Office of Employer Advisor	0.003	0.004
	OHSA	0.056	0.076
	Mine Rescue	0.000	0.000
	Program Administration	0.001	0.001
	Institute of Work & Health	0.015	0.020
	<b>Total</b>	<b>0.106</b>	<b>0.144</b>
<b>B.3 Accident Prevention</b>			
	IAPA	0.061	0.061
	<b>Total</b>	<b>0.749</b>	<b>0.996</b>
<b>B.4 TOTAL OVERHEAD EXPENSES</b>			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.247	
<b>B.5 NET OVERHEAD EXPENSES</b>			
		<b>0.996</b>	

## 2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

### RATE GROUP 361: NON-FERROUS METAL INDUSTRIES

(CLASS D: MANUFACTURING)

<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub-Component</u>	<u>Premium Rate Components</u>	
		<u>Before Relief/Transfer</u>	<u>After Relief/Transfer</u>
<b>B.1</b> WSIB Administrative			
	WSIB Administrative	0.406	0.437
	<b>Total</b>	<b>0.406</b>	<b>0.437</b>
<b>B.2</b> Legislative Obligations			
	WSIAT	0.015	0.016
	Office of Worker Advisor	0.007	0.008
	Office of Employer Advisor	0.002	0.002
	OHSA	0.039	0.042
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.010	0.011
	<b>Total</b>	<b>0.073</b>	<b>0.079</b>
<b>B.3</b> Accident Prevention			
	IAPA	0.042	0.042
	<b>Total</b>	<b>0.522</b>	<b>0.559</b>
<b>B.4</b> TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.037	
<b>B.5</b> NET OVERHEAD EXPENSES			
		<b>0.559</b>	

## 2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

### RATE GROUP 370: METAL TANKS

(CLASS D: MANUFACTURING)

<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub-Component</u>	<u>Premium Rate Components</u> <u>Before</u> <u>Relief/Transfer</u>	<u>After</u> <u>Relief/Transfer</u>
<b>B.1 WSIB Administrative</b>			
	WSIB Administrative	0.571	0.769
	<b>Total</b>	<b>0.571</b>	<b>0.769</b>
<b>B.2 Legislative Obligations</b>			
	WSIAT	0.021	0.028
	Office of Worker Advisor	0.010	0.013
	Office of Employer Advisor	0.003	0.004
	OHSA	0.055	0.074
	Mine Rescue	0.000	0.000
	Program Administration	0.001	0.001
	Institute of Work & Health	0.014	0.019
	<b>Total</b>	<b>0.104</b>	<b>0.140</b>
<b>B.3 Accident Prevention</b>			
	IAPA	0.059	0.059
	<b>Total</b>	<b>0.734</b>	<b>0.968</b>
<b>B.4 TOTAL OVERHEAD EXPENSES</b>			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.234	
<b>B.5 NET OVERHEAD EXPENSES</b>			
		<b>0.968</b>	

## 2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

### RATE GROUP 374: DOORS AND WINDOWS

(CLASS D: MANUFACTURING)

<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub-Component</u>	<u>Premium Rate Components</u>	
		<u>Before Relief/Transfer</u>	<u>After Relief/Transfer</u>
<b>B.1</b>	WSIB Administrative		
	WSIB Administrative	0.504	0.635
	<b>Total</b>	<b>0.504</b>	<b>0.635</b>
<b>B.2</b>	Legislative Obligations		
	WSIAT	0.018	0.023
	Office of Worker Advisor	0.008	0.010
	Office of Employer Advisor	0.003	0.004
	OHSA	0.049	0.062
	Mine Rescue	0.000	0.000
	Program Administration	0.001	0.001
	Institute of Work & Health	0.013	0.016
	<b>Total</b>	<b>0.092</b>	<b>0.116</b>
<b>B.3</b>	Accident Prevention		
	IAPA	0.052	0.052
	<b>Total</b>	<b>0.648</b>	<b>0.803</b>
<b>B.4</b>	<b>TOTAL OVERHEAD EXPENSES</b>		
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.155	
<b>B.5</b>	<b>NET OVERHEAD EXPENSES</b>	<b>0.803</b>	

## 2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

### RATE GROUP 375: STRUCTURAL AND ARCHITECTURAL PRODUCTS

(CLASS D: MANUFACTURING)

<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub-Component</u>	<u>Premium Rate Components</u>	
		<u>Before Relief/Transfer</u>	<u>After Relief/Transfer</u>
<b>B.1</b> WSIB Administrative			
	WSIB Administrative	0.558	0.743
	<b>Total</b>	<b>0.558</b>	<b>0.743</b>
<b>B.2</b> Legislative Obligations			
	WSIAT	0.020	0.027
	Office of Worker Advisor	0.009	0.012
	Office of Employer Advisor	0.003	0.004
	OHSA	0.054	0.072
	Mine Rescue	0.000	0.000
	Program Administration	0.001	0.001
	Institute of Work & Health	0.014	0.019
	<b>Total</b>	<b>0.101</b>	<b>0.135</b>
<b>B.3</b> Accident Prevention			
	IAPA	0.058	0.058
	<b>Total</b>	<b>0.718</b>	<b>0.937</b>
<b>B.4</b> TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.219	
		<u><u>0.219</u></u>	
<b>B.5</b> NET OVERHEAD EXPENSES		<b>0.937</b>	

## 2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

### RATE GROUP 377: COATING OF METAL PRODUCTS

(CLASS D: MANUFACTURING)

<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub-Component</u>	<u>Premium Rate Components</u> <u>Before</u> <u>Relief/Transfer</u>	<u>After</u> <u>Relief/Transfer</u>
<b>B.1</b> WSIB Administrative			
	WSIB Administrative	0.527	0.680
	<b>Total</b>	<b>0.527</b>	<b>0.680</b>
<b>B.2</b> Legislative Obligations			
	WSIAT	0.019	0.025
	Office of Worker Advisor	0.009	0.012
	Office of Employer Advisor	0.003	0.004
	OHSA	0.051	0.066
	Mine Rescue	0.000	0.000
	Program Administration	0.001	0.001
	Institute of Work & Health	0.013	0.017
	<b>Total</b>	<b>0.096</b>	<b>0.124</b>
<b>B.3</b> Accident Prevention			
	IAPA	0.055	0.055
	<b>Total</b>	<b>0.679</b>	<b>0.860</b>
<b>B.4</b> TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.181	
<b>B.5</b> NET OVERHEAD EXPENSES			
		<b>0.860</b>	

## 2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

### RATE GROUP 379: HARDWARE, TOOLS AND CUTLERY

(CLASS D: MANUFACTURING)

<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub-Component</u>	<u>Premium Rate Components</u>	
		<u>Before Relief/Transfer</u>	<u>After Relief/Transfer</u>
<b>B.1 WSIB Administrative</b>			
	WSIB Administrative	0.383	0.391
	<b>Total</b>	<b>0.383</b>	<b>0.391</b>
<b>B.2 Legislative Obligations</b>			
	WSIAT	0.014	0.014
	Office of Worker Advisor	0.006	0.006
	Office of Employer Advisor	0.002	0.002
	OHSA	0.037	0.038
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.010	0.010
	<b>Total</b>	<b>0.069</b>	<b>0.071</b>
<b>B.3 Accident Prevention</b>			
	IAPA	0.039	0.039
	<b>Total</b>	<b>0.493</b>	<b>0.503</b>
<b>B.4 TOTAL OVERHEAD EXPENSES</b>			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.010	
		0.503	
<b>B.5 NET OVERHEAD EXPENSES</b>		<b>0.503</b>	



**2003 PREMIUM RATES  
SUB-COMPONENTS OF OVERHEAD EXPENSES**

**RATE GROUP 382: METAL DIES, MOULDS AND PATTERNS**

(CLASS D: MANUFACTURING)

Overhead Expenses <u>Component</u>	Overhead Expenses <u>Sub-Component</u>	<u>Premium Rate Components</u>	
		<u>Before Relief/Transfer</u>	<u>After Relief/Transfer</u>
<b>B.1</b> WSIB Administrative			
	WSIB Administrative	0.328	0.281
	<b>Total</b>	<b>0.328</b>	<b>0.281</b>
<b>B.2</b> Legislative Obligations			
	WSIAT	0.012	0.010
	Office of Worker Advisor	0.005	0.004
	Office of Employer Advisor	0.002	0.002
	OHSA	0.031	0.027
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.008	0.007
	<b>Total</b>	<b>0.058</b>	<b>0.050</b>
<b>B.3</b> Accident Prevention			
	IAPA	0.034	0.034
	<b>Total</b>	<b>0.421</b>	<b>0.366</b>
<b>B.4</b> TOTAL OVERHEAD EXPENSES			
	a) minus Relief	(0.055)	
	b) plus Transfer Charge	0.000	
<b>B.5</b> NET OVERHEAD EXPENSES		<b>0.366</b>	

## 2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

### RATE GROUP 383: HEATING, REFRIGERATION AND AIR CONDITIONING EQUIPMENT

(CLASS D: MANUFACTURING)

<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub-Component</u>	<u>Premium Rate Components</u> <u>Before</u> <u>Relief/Transfer</u>	<u>After</u> <u>Relief/Transfer</u>
<b>B.1 WSIB Administrative</b>			
	WSIB Administrative	0.384	0.393
	<b>Total</b>	<b>0.384</b>	<b>0.393</b>
<b>B.2 Legislative Obligations</b>			
	WSIAT	0.014	0.014
	Office of Worker Advisor	0.006	0.006
	Office of Employer Advisor	0.002	0.002
	OHSA	0.037	0.038
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.010	0.010
	<b>Total</b>	<b>0.069</b>	<b>0.071</b>
<b>B.3 Accident Prevention</b>			
	IAPA	0.040	0.040
	<b>Total</b>	<b>0.495</b>	<b>0.506</b>
<b>B.4 TOTAL OVERHEAD EXPENSES</b>			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.011	
		<b>0.506</b>	
<b>B.5 NET OVERHEAD EXPENSES</b>		<b>0.506</b>	

## 2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

### RATE GROUP 385: MACHINE SHOPS

(CLASS D: MANUFACTURING)

<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub-Component</u>	<u>Premium Rate Components</u> <u>Before</u> <u>Relief/Transfer</u>	<u>After</u> <u>Relief/Transfer</u>
<b>B.1 WSIB Administrative</b>			
	WSIB Administrative	0.394	0.413
	<b>Total</b>	<b>0.394</b>	<b>0.413</b>
<b>B.2 Legislative Obligations</b>			
	WSIAT	0.014	0.015
	Office of Worker Advisor	0.007	0.007
	Office of Employer Advisor	0.002	0.002
	OHSA	0.038	0.040
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.010	0.010
	<b>Total</b>	<b>0.071</b>	<b>0.075</b>
<b>B.3 Accident Prevention</b>			
	IAPA	0.041	0.041
	<b>Total</b>	<b>0.508</b>	<b>0.531</b>
<b>B.4 TOTAL OVERHEAD EXPENSES</b>			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.023	
		0.531	
<b>B.5 NET OVERHEAD EXPENSES</b>		<b>0.531</b>	

**2003 PREMIUM RATES**  
**SUB-COMPONENTS OF OVERHEAD EXPENSES**  
**RATE GROUP 387: OTHER METAL FABRICATING INDUSTRIES**

(CLASS D: MANUFACTURING)

Overhead Expenses <u>Component</u>	Overhead Expenses <u>Sub-Component</u>	<u>Premium Rate Components</u>	
		<u>Before Relief/Transfer</u>	<u>After Relief/Transfer</u>
<b>B.1</b>	WSIB Administrative	0.469	0.564
	<b>Total</b>	<b>0.469</b>	<b>0.564</b>
<b>B.2</b>	Legislative Obligations		
	WSIAT	0.017	0.020
	Office of Worker Advisor	0.008	0.010
	Office of Employer Advisor	0.003	0.004
	OHSA	0.045	0.054
	Mine Rescue	0.000	0.000
	Program Administration	0.001	0.001
	Institute of Work & Health	0.012	0.014
	<b>Total</b>	<b>0.086</b>	<b>0.103</b>
<b>B.3</b>	Accident Prevention		
	IAPA	0.049	0.049
	<b>Total</b>	<b>0.603</b>	<b>0.715</b>
<b>B.4</b>	<b>TOTAL OVERHEAD EXPENSES</b>		
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.112	
<b>B.5</b>	<b>NET OVERHEAD EXPENSES</b>	<b>0.715</b>	

## 2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

### RATE GROUP 389: METAL CLOSURES AND CONTAINERS

(CLASS D: MANUFACTURING)

<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub-Component</u>	<u>Premium Rate Components</u>	
		<u>Before Relief/Transfer</u>	<u>After Relief/Transfer</u>
<b>B.1</b>	WSIB Administrative	0.435	0.496
	<b>Total</b>	<b>0.435</b>	<b>0.496</b>
<b>B.2</b>	Legislative Obligations		
	WSIAT	0.016	0.018
	Office of Worker Advisor	0.007	0.008
	Office of Employer Advisor	0.003	0.003
	OHSA	0.042	0.048
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.011	0.013
	<b>Total</b>	<b>0.079</b>	<b>0.090</b>
<b>B.3</b>	Accident Prevention		
	IAPA	0.045	0.045
	<b>Total</b>	<b>0.560</b>	<b>0.632</b>
<b>B.4</b>	<b>TOTAL OVERHEAD EXPENSES</b>		
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.072	
		<u><u>0.072</u></u>	
<b>B.5</b>	<b>NET OVERHEAD EXPENSES</b>	<b>0.632</b>	

## 2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

### RATE GROUP 390: OTHER STAMPED AND PRESSED METAL PRODUCTS \*

(CLASS D: MANUFACTURING)

<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub-Component</u>	<u>Premium Rate Components</u> <u>Before</u> <u>Relief/Transfer</u>	<u>After</u> <u>Relief/Transfer</u>
<b>B.1 WSIB Administrative</b>			
	WSIB Administrative	0.414	0.454
	<b>Total</b>	<b>0.414</b>	<b>0.454</b>
<b>B.2 Legislative Obligations</b>			
	WSIAT	0.015	0.016
	Office of Worker Advisor	0.007	0.008
	Office of Employer Advisor	0.002	0.002
	OHSA	0.040	0.044
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.010	0.011
	<b>Total</b>	<b>0.074</b>	<b>0.081</b>
<b>B.3 Accident Prevention</b>			
	IAPA	0.043	0.043
	<b>Total</b>	<b>0.532</b>	<b>0.579</b>
<b>B.4 TOTAL OVERHEAD EXPENSES</b>			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.047	
<b>B.5 NET OVERHEAD EXPENSES</b>			
		<b>0.579</b>	

\* Experience for rate groups 390, 419, 421, 424 and 425 has been combined in order to determine a common 2003 premium rate.

## 2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

### RATE GROUP 393: WIRE PRODUCTS

(CLASS D: MANUFACTURING)

<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub-Component</u>	<u>Premium Rate Components</u> <u>Before</u> <u>Relief/Transfer</u>	<u>After</u> <u>Relief/Transfer</u>
<b>B.1 WSIB Administrative</b>			
	WSIB Administrative	0.400	0.426
	<b>Total</b>	<b>0.400</b>	<b>0.426</b>
<b>B.2 Legislative Obligations</b>			
	WSIAT	0.014	0.015
	Office of Worker Advisor	0.007	0.007
	Office of Employer Advisor	0.002	0.002
	OHSA	0.039	0.042
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.010	0.011
	<b>Total</b>	<b>0.072</b>	<b>0.077</b>
<b>B.3 Accident Prevention</b>			
	IAPA	0.041	0.041
	<b>Total</b>	<b>0.513</b>	<b>0.544</b>
<b>B.4 TOTAL OVERHEAD EXPENSES</b>			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.031	
		<b>0.544</b>	
<b>B.5 NET OVERHEAD EXPENSES</b>			
		<b>0.544</b>	

## 2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

### RATE GROUP 402: MAJOR APPLIANCES AND TRANSMISSION EQUIPMENT

(CLASS D: MANUFACTURING)

<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub-Component</u>	<u>Premium Rate Components</u>	
		<u>Before Relief/Transfer</u>	<u>After Relief/Transfer</u>
<b>B.1</b> WSIB Administrative			
	WSIB Administrative	0.360	0.346
	<b>Total</b>	<b>0.360</b>	<b>0.346</b>
<b>B.2</b> Legislative Obligations			
	WSIAT	0.013	0.012
	Office of Worker Advisor	0.006	0.006
	Office of Employer Advisor	0.002	0.002
	OHSA	0.035	0.034
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.009	0.009
	<b>Total</b>	<b>0.065</b>	<b>0.062</b>
<b>B.3</b> Accident Prevention			
	IAPA	0.037	0.037
	<b>Total</b>	<b>0.463</b>	<b>0.446</b>
<b>B.4</b> TOTAL OVERHEAD EXPENSES			
	a) minus Relief	(0.017)	
	b) plus Transfer Charge	0.000	
		<u><u>0.000</u></u>	
<b>B.5</b> NET OVERHEAD EXPENSES		<b>0.446</b>	



## 2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

### RATE GROUP 403: OTHER MACHINERY AND EQUIPMENT

(CLASS D: MANUFACTURING)

<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub-Component</u>	<u>Premium Rate Components</u>	
		<u>Before Relief/Transfer</u>	<u>After Relief/Transfer</u>
<b>B.1 WSIB Administrative</b>			
	WSIB Administrative	0.322	0.269
	<b>Total</b>	<b>0.322</b>	<b>0.269</b>
<b>B.2 Legislative Obligations</b>			
	WSIAT	0.012	0.010
	Office of Worker Advisor	0.005	0.004
	Office of Employer Advisor	0.002	0.002
	OHSA	0.031	0.026
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.008	0.007
	<b>Total</b>	<b>0.058</b>	<b>0.049</b>
<b>B.3 Accident Prevention</b>			
	IAPA	0.033	0.033
	<b>Total</b>	<b>0.413</b>	<b>0.351</b>
<b>B.4 TOTAL OVERHEAD EXPENSES</b>			
	a) minus Relief	(0.062)	
	b) plus Transfer Charge	0.000	
<b>B.5 NET OVERHEAD EXPENSES</b>			
		<b>0.351</b>	

## 2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

### RATE GROUP 406: ELEVATORS AND ESCALATORS

(CLASS D: MANUFACTURING)

<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub-Component</u>	<u>Premium Rate Components</u>	
		<u>Before Relief/Transfer</u>	<u>After Relief/Transfer</u>
<b>B.1 WSIB Administrative</b>			
	WSIB Administrative	0.440	0.507
	<b>Total</b>	<b>0.440</b>	<b>0.507</b>
<b>B.2 Legislative Obligations</b>			
	WSIAT	0.016	0.018
	Office of Worker Advisor	0.007	0.008
	Office of Employer Advisor	0.003	0.003
	OHSA	0.043	0.050
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.011	0.013
	<b>Total</b>	<b>0.080</b>	<b>0.092</b>
<b>B.3 Accident Prevention</b>			
	IAPA	0.046	0.046
	<b>Total</b>	<b>0.567</b>	<b>0.646</b>
<b>B.4 TOTAL OVERHEAD EXPENSES</b>			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.079	
		0.646	
<b>B.5 NET OVERHEAD EXPENSES</b>		<b>0.646</b>	

## 2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

### RATE GROUP 408: BOILERS, PUMPS AND FANS

(CLASS D: MANUFACTURING)

<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub-Component</u>	<u>Premium Rate Components</u> <u>Before</u> <u>Relief/Transfer</u>	<u>After</u> <u>Relief/Transfer</u>
<b>B.1 WSIB Administrative</b>			
	WSIB Administrative	0.379	0.383
	<b>Total</b>	<b>0.379</b>	<b>0.383</b>
<b>B.2 Legislative Obligations</b>			
	WSIAT	0.014	0.014
	Office of Worker Advisor	0.006	0.006
	Office of Employer Advisor	0.002	0.002
	OHSA	0.036	0.036
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.009	0.009
	<b>Total</b>	<b>0.067</b>	<b>0.068</b>
<b>B.3 Accident Prevention</b>			
	IAPA	0.039	0.039
	<b>Total</b>	<b>0.487</b>	<b>0.492</b>
<b>B.4 TOTAL OVERHEAD EXPENSES</b>			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.005	
		0.492	
<b>B.5 NET OVERHEAD EXPENSES</b>		<b>0.492</b>	

## 2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

### RATE GROUP 411: AGRICULTURAL, CONSTRUCTION AND MINING MACHINERY

(CLASS D: MANUFACTURING)

<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub-Component</u>	<u>Premium Rate Components</u>	
		<u>Before Relief/Transfer</u>	<u>After Relief/Transfer</u>
<b>B.1 WSIB Administrative</b>			
	WSIB Administrative	0.470	0.567
	<b>Total</b>	<b>0.470</b>	<b>0.567</b>
<b>B.2 Legislative Obligations</b>			
	WSIAT	0.017	0.021
	Office of Worker Advisor	0.008	0.010
	Office of Employer Advisor	0.003	0.004
	OHSA	0.045	0.054
	Mine Rescue	0.000	0.000
	Program Administration	0.001	0.001
	Institute of Work & Health	0.012	0.014
	<b>Total</b>	<b>0.086</b>	<b>0.104</b>
<b>B.3 Accident Prevention</b>			
	IAPA	0.049	0.049
	<b>Total</b>	<b>0.605</b>	<b>0.720</b>
<b>B.4 TOTAL OVERHEAD EXPENSES</b>			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.115	
		<b>0.720</b>	
<b>B.5 NET OVERHEAD EXPENSES</b>			
		<b>0.720</b>	

## 2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

### RATE GROUP 417: AIRCRAFT MANUFACTURING

(CLASS D: MANUFACTURING)

<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub-Component</u>	<u>Premium Rate Components</u> <u>Before</u> <u>Relief/Transfer</u>	<u>After</u> <u>Relief/Transfer</u>
<b>B.1 WSIB Administrative</b>			
	WSIB Administrative	0.274	0.173
	<b>Total</b>	<b>0.274</b>	<b>0.173</b>
<b>B.2 Legislative Obligations</b>			
	WSIAT	0.010	0.006
	Office of Worker Advisor	0.005	0.003
	Office of Employer Advisor	0.002	0.001
	OHSA	0.026	0.016
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.007	0.004
	<b>Total</b>	<b>0.050</b>	<b>0.031</b>
<b>B.3 Accident Prevention</b>			
	IAPA	0.028	0.028
	<b>Total</b>	<b>0.352</b>	<b>0.232</b>
<b>B.4 TOTAL OVERHEAD EXPENSES</b>			
	a) minus Relief	(0.120)	
	b) plus Transfer Charge	0.000	
<b>B.5 NET OVERHEAD EXPENSES</b>			
		<b>0.232</b>	

## 2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

### RATE GROUP 419: MOTOR VEHICLE ASSEMBLY \*

(CLASS D: MANUFACTURING)

<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub-Component</u>	<u>Premium Rate Components</u> <u>Before</u> <u>Relief/Transfer</u>	<u>After</u> <u>Relief/Transfer</u>
<b>B.1 WSIB Administrative</b>			
	WSIB Administrative	0.414	0.454
	<b>Total</b>	<b>0.414</b>	<b>0.454</b>
<b>B.2 Legislative Obligations</b>			
	WSIAT	0.015	0.016
	Office of Worker Advisor	0.007	0.008
	Office of Employer Advisor	0.002	0.002
	OHSA	0.040	0.044
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.010	0.011
	<b>Total</b>	<b>0.074</b>	<b>0.081</b>
<b>B.3 Accident Prevention</b>			
	IAPA	0.043	0.043
	<b>Total</b>	<b>0.532</b>	<b>0.579</b>
<b>B.4 TOTAL OVERHEAD EXPENSES</b>			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.047	
<b>B.5 NET OVERHEAD EXPENSES</b>			
		<b>0.579</b>	

\* Experience for rate groups 390, 419, 421, 424 and 425 has been combined in order to determine a common 2003 premium rate.

**2003 PREMIUM RATES  
SUB-COMPONENTS OF OVERHEAD EXPENSES**

**RATE GROUP 420: MOTOR VEHICLE ENGINE MANUFACTURING**

(CLASS D: MANUFACTURING)

Overhead Expenses <u>Component</u>	Overhead Expenses <u>Sub-Component</u>	<u>Premium Rate Components</u>	
		<u>Before Relief/Transfer</u>	<u>After Relief/Transfer</u>
<b>B.1</b>	WSIB Administrative	0.314	0.253
	<b>Total</b>	<b>0.314</b>	<b>0.253</b>
<b>B.2</b>	Legislative Obligations		
	WSIAT	0.011	0.009
	Office of Worker Advisor	0.005	0.004
	Office of Employer Advisor	0.002	0.002
	OHSA	0.030	0.024
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.008	0.006
	<b>Total</b>	<b>0.056</b>	<b>0.045</b>
<b>B.3</b>	Accident Prevention		
	IAPA	0.032	0.032
	<b>Total</b>	<b>0.403</b>	<b>0.331</b>
<b>B.4</b>	<b>TOTAL OVERHEAD EXPENSES</b>		
	a) minus Relief	(0.072)	
	b) plus Transfer Charge	0.000	
<b>B.5</b>	<b>NET OVERHEAD EXPENSES</b>	<b>0.331</b>	

## 2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

### RATE GROUP 421: OTHER MOTOR VEHICLE PARTS AND EQUIPMENT \*

(CLASS D: MANUFACTURING)

<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub-Component</u>	<u>Premium Rate Components</u> <u>Before</u> <u>Relief/Transfer</u>	<u>After</u> <u>Relief/Transfer</u>
<b>B.1 WSIB Administrative</b>			
	WSIB Administrative	0.414	0.454
	<b>Total</b>	<b>0.414</b>	<b>0.454</b>
<b>B.2 Legislative Obligations</b>			
	WSIAT	0.015	0.016
	Office of Worker Advisor	0.007	0.008
	Office of Employer Advisor	0.002	0.002
	OHSA	0.040	0.044
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.010	0.011
	<b>Total</b>	<b>0.074</b>	<b>0.081</b>
<b>B.3 Accident Prevention</b>			
	IAPA	0.043	0.043
	<b>Total</b>	<b>0.532</b>	<b>0.579</b>
<b>B.4 TOTAL OVERHEAD EXPENSES</b>			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.047	
<b>B.5 NET OVERHEAD EXPENSES</b>			
		<b>0.579</b>	

\* Experience for rate groups 390, 419, 421, 424 and 425 has been combined in order to determine a common 2003 premium rate.



## 2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

### RATE GROUP 424: MOTOR VEHICLE STAMPINGS \*

(CLASS D: MANUFACTURING)

<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub-Component</u>	<u>Premium Rate Components</u> <u>Before</u> <u>Relief/Transfer</u>	<u>After</u> <u>Relief/Transfer</u>
<b>B.1 WSIB Administrative</b>			
	WSIB Administrative	0.414	0.454
	<b>Total</b>	<b>0.414</b>	<b>0.454</b>
<b>B.2 Legislative Obligations</b>			
	WSIAT	0.015	0.016
	Office of Worker Advisor	0.007	0.008
	Office of Employer Advisor	0.002	0.002
	OHSA	0.040	0.044
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.010	0.011
	<b>Total</b>	<b>0.074</b>	<b>0.081</b>
<b>B.3 Accident Prevention</b>			
	IAPA	0.043	0.043
	<b>Total</b>	<b>0.532</b>	<b>0.579</b>
<b>B.4 TOTAL OVERHEAD EXPENSES</b>			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.047	
<b>B.5 NET OVERHEAD EXPENSES</b>			
		<b>0.579</b>	

\* Experience for rate groups 390, 419, 421, 424 and 425 has been combined in order to determine a common 2003 premium rate.

**2003 PREMIUM RATES  
SUB-COMPONENTS OF OVERHEAD EXPENSES**

**RATE GROUP 425: MOTOR VEHICLE WHEELS AND BRAKES \***

(CLASS D: MANUFACTURING)

Overhead Expenses <u>Component</u>	Overhead Expenses <u>Sub-Component</u>	<u>Premium Rate Components</u>	
		<u>Before Relief/Transfer</u>	<u>After Relief/Transfer</u>
<b>B.1</b>	WSIB Administrative	0.414	0.454
	<b>Total</b>	<b>0.414</b>	<b>0.454</b>
<b>B.2</b>	Legislative Obligations		
	WSIAT	0.015	0.016
	Office of Worker Advisor	0.007	0.008
	Office of Employer Advisor	0.002	0.002
	OHSA	0.040	0.044
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.010	0.011
	<b>Total</b>	<b>0.074</b>	<b>0.081</b>
<b>B.3</b>	Accident Prevention		
	IAPA	0.043	0.043
	<b>Total</b>	<b>0.532</b>	<b>0.579</b>
<b>B.4</b>	<b>TOTAL OVERHEAD EXPENSES</b>		
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.047	
<b>B.5</b>	<b>NET OVERHEAD EXPENSES</b>	<b>0.579</b>	

\* Experience for rate groups 390, 419, 421, 424 and 425 has been combined in order to determine a common 2003 premium rate.

## 2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

### RATE GROUP 428: MOTOR VEHICLE FABRIC ACCESSORIES

(CLASS D: MANUFACTURING)

<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub-Component</u>	<u>Premium Rate Components</u>	
		<u>Before Relief/Transfer</u>	<u>After Relief/Transfer</u>
<b>B.1</b> WSIB Administrative			
	WSIB Administrative	0.402	0.430
	<b>Total</b>	<b>0.402</b>	<b>0.430</b>
<b>B.2</b> Legislative Obligations			
	WSIAT	0.015	0.016
	Office of Worker Advisor	0.007	0.007
	Office of Employer Advisor	0.002	0.002
	OHSA	0.039	0.042
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.010	0.011
	<b>Total</b>	<b>0.073</b>	<b>0.078</b>
<b>B.3</b> Accident Prevention			
	IAPA	0.041	0.041
	<b>Total</b>	<b>0.517</b>	<b>0.550</b>
<b>B.4</b> TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.033	
<b>B.5</b> NET OVERHEAD EXPENSES			
		<b>0.550</b>	

## 2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

### RATE GROUP 432: TRUCKS, BUSES AND TRAILERS

(CLASS D: MANUFACTURING)

<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub-Component</u>	<u>Premium Rate Components</u> <u>Before</u> <u>Relief/Transfer</u>	<u>After</u> <u>Relief/Transfer</u>
<b>B.1 WSIB Administrative</b>			
	WSIB Administrative	0.461	0.548
	<b>Total</b>	<b>0.461</b>	<b>0.548</b>
<b>B.2 Legislative Obligations</b>			
	WSIAT	0.017	0.020
	Office of Worker Advisor	0.008	0.010
	Office of Employer Advisor	0.003	0.004
	OHSA	0.045	0.053
	Mine Rescue	0.000	0.000
	Program Administration	0.001	0.001
	Institute of Work & Health	0.012	0.014
	<b>Total</b>	<b>0.086</b>	<b>0.102</b>
<b>B.3 Accident Prevention</b>			
	IAPA	0.048	0.048
	<b>Total</b>	<b>0.594</b>	<b>0.697</b>
<b>B.4 TOTAL OVERHEAD EXPENSES</b>			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.103	
<b>B.5 NET OVERHEAD EXPENSES</b>			
		<b>0.697</b>	

**2003 PREMIUM RATES  
SUB-COMPONENTS OF OVERHEAD EXPENSES**

**RATE GROUP 442: RAILROAD ROLLING STOCK**

(CLASS D: MANUFACTURING)

Overhead Expenses <u>Component</u>	Overhead Expenses <u>Sub-Component</u>	<u>Premium Rate Components</u>	
		<u>Before Relief/Transfer</u>	<u>After Relief/Transfer</u>
<b>B.1</b> WSIB Administrative			
	WSIB Administrative	0.402	0.430
	<b>Total</b>	<b>0.402</b>	<b>0.430</b>
<b>B.2</b> Legislative Obligations			
	WSIAT	0.015	0.016
	Office of Worker Advisor	0.007	0.007
	Office of Employer Advisor	0.002	0.002
	OHSA	0.039	0.042
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.010	0.011
	<b>Total</b>	<b>0.073</b>	<b>0.078</b>
<b>B.3</b> Accident Prevention			
	IAPA	0.042	0.042
	<b>Total</b>	<b>0.518</b>	<b>0.551</b>
<b>B.4</b> TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.033	
<b>B.5</b> NET OVERHEAD EXPENSES		<b>0.551</b>	

**2003 PREMIUM RATES  
SUB-COMPONENTS OF OVERHEAD EXPENSES**

**RATE GROUP 460: LIGHTING AND SMALL ELECTRICAL APPLIANCES**

(CLASS D: MANUFACTURING)

Overhead Expenses <u>Component</u>	Overhead Expenses <u>Sub-Component</u>	<u>Premium Rate Components</u>	
		<u>Before Relief/Transfer</u>	<u>After Relief/Transfer</u>
<b>B.1</b> WSIB Administrative			
	WSIB Administrative	0.362	0.350
	<b>Total</b>	<b>0.362</b>	<b>0.350</b>
<b>B.2</b> Legislative Obligations			
	WSIAT	0.013	0.013
	Office of Worker Advisor	0.006	0.006
	Office of Employer Advisor	0.002	0.002
	OHSA	0.035	0.034
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.009	0.009
	<b>Total</b>	<b>0.065</b>	<b>0.063</b>
<b>B.3</b> Accident Prevention			
	IAPA	0.037	0.037
	<b>Total</b>	<b>0.465</b>	<b>0.451</b>
<b>B.4</b> TOTAL OVERHEAD EXPENSES			
	a) minus Relief	(0.014)	
	b) plus Transfer Charge	0.000	
		<u><u>0.000</u></u>	
<b>B.5</b> NET OVERHEAD EXPENSES		<b>0.451</b>	

## 2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

### RATE GROUP 466: COMMUNICATION AND ENERGY WIRE PRODUCTS

(CLASS D: MANUFACTURING)

<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub-Component</u>	<u>Premium Rate Components</u>	
		<u>Before Relief/Transfer</u>	<u>After Relief/Transfer</u>
<b>B.1</b> WSIB Administrative			
	WSIB Administrative	0.375	0.376
	<b>Total</b>	<b>0.375</b>	<b>0.376</b>
<b>B.2</b> Legislative Obligations			
	WSIAT	0.014	0.014
	Office of Worker Advisor	0.006	0.006
	Office of Employer Advisor	0.002	0.002
	OHSA	0.036	0.036
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.009	0.009
	<b>Total</b>	<b>0.067</b>	<b>0.067</b>
<b>B.3</b> Accident Prevention			
	IAPA	0.039	0.039
	<b>Total</b>	<b>0.483</b>	<b>0.484</b>
<b>B.4</b> TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.001	
		<u>0.001</u>	
<b>B.5</b> NET OVERHEAD EXPENSES			
		<b>0.484</b>	

## 2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

### RATE GROUP 468: ELECTRONIC EQUIPMENT & OTHER COMMUNICATION DEVICES

(CLASS D: MANUFACTURING)

<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub-Component</u>	<u>Premium Rate Components</u>	
		<u>Before Relief/Transfer</u>	<u>After Relief/Transfer</u>
<b>B.1 WSIB Administrative</b>			
	WSIB Administrative	0.212	0.048
	<b>Total</b>	<b>0.212</b>	<b>0.048</b>
<b>B.2 Legislative Obligations</b>			
	WSIAT	0.008	0.002
	Office of Worker Advisor	0.004	0.001
	Office of Employer Advisor	0.001	0.000
	OHSA	0.020	0.005
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.005	0.001
	<b>Total</b>	<b>0.038</b>	<b>0.009</b>
<b>B.3 Accident Prevention</b>			
	IAPA	0.021	0.021
	<b>Total</b>	<b>0.271</b>	<b>0.078</b>
<b>B.4 TOTAL OVERHEAD EXPENSES</b>			
	a) minus Relief	(0.193)	
	b) plus Transfer Charge	0.000	
		<b>0.078</b>	
<b>B.5 NET OVERHEAD EXPENSES</b>			
		<b>0.078</b>	



## 2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

### RATE GROUP 477: INDUSTRIAL ELECTRICAL EQUIPMENT

(CLASS D: MANUFACTURING)

<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub-Component</u>	<u>Premium Rate Components</u>	
		<u>Before Relief/Transfer</u>	<u>After Relief/Transfer</u>
<b>B.1 WSIB Administrative</b>			
	WSIB Administrative	0.280	0.185
	<b>Total</b>	<b>0.280</b>	<b>0.185</b>
<b>B.2 Legislative Obligations</b>			
	WSIAT	0.010	0.007
	Office of Worker Advisor	0.005	0.003
	Office of Employer Advisor	0.002	0.001
	OHSA	0.027	0.018
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.007	0.005
	<b>Total</b>	<b>0.051</b>	<b>0.034</b>
<b>B.3 Accident Prevention</b>			
	IAPA	0.028	0.028
	<b>Total</b>	<b>0.359</b>	<b>0.247</b>
<b>B.4 TOTAL OVERHEAD EXPENSES</b>			
	a) minus Relief	(0.112)	
	b) plus Transfer Charge	0.000	
		<b>0.247</b>	
<b>B.5 NET OVERHEAD EXPENSES</b>			
		<b>0.247</b>	

## 2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

### RATE GROUP 485: BRICKS, CERAMICS AND ABRASIVES

(CLASS D: MANUFACTURING)

<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub-Component</u>	<u>Premium Rate Components</u>	
		<u>Before Relief/Transfer</u>	<u>After Relief/Transfer</u>
<b>B.1</b> WSIB Administrative			
	WSIB Administrative	0.505	0.636
	<b>Total</b>	<b>0.505</b>	<b>0.636</b>
<b>B.2</b> Legislative Obligations			
	WSIAT	0.018	0.023
	Office of Worker Advisor	0.008	0.010
	Office of Employer Advisor	0.003	0.004
	OHSA	0.049	0.062
	Mine Rescue	0.000	0.000
	Program Administration	0.001	0.001
	Institute of Work & Health	0.013	0.016
	<b>Total</b>	<b>0.092</b>	<b>0.116</b>
<b>B.3</b> Accident Prevention			
	IAPA	0.052	0.052
	<b>Total</b>	<b>0.650</b>	<b>0.805</b>
<b>B.4</b> TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.155	
<b>B.5</b> NET OVERHEAD EXPENSES			
		<b>0.805</b>	

## 2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

### RATE GROUP 496: CONCRETE PRODUCTS

(CLASS D: MANUFACTURING)

<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub-Component</u>	<u>Premium Rate Components</u> <u>Before</u> <u>Relief/Transfer</u>	<u>After</u> <u>Relief/Transfer</u>
<b>B.1 WSIB Administrative</b>			
	WSIB Administrative	0.656	0.939
	<b>Total</b>	<b>0.656</b>	<b>0.939</b>
<b>B.2 Legislative Obligations</b>			
	WSIAT	0.024	0.034
	Office of Worker Advisor	0.011	0.016
	Office of Employer Advisor	0.004	0.006
	OHSA	0.064	0.092
	Mine Rescue	0.000	0.000
	Program Administration	0.001	0.001
	Institute of Work & Health	0.016	0.023
	<b>Total</b>	<b>0.120</b>	<b>0.172</b>
<b>B.3 Accident Prevention</b>			
	IAPA	0.069	0.069
	<b>Total</b>	<b>0.846</b>	<b>1.181</b>
<b>B.4 TOTAL OVERHEAD EXPENSES</b>			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.335	
<b>B.5 NET OVERHEAD EXPENSES</b>			
		<b>1.181</b>	

## 2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

### RATE GROUP 497: READY-MIX CONCRETE

(CLASS D: MANUFACTURING)

<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub-Component</u>	<u>Premium Rate Components</u> <u>Before</u> <u>Relief/Transfer</u>	<u>After</u> <u>Relief/Transfer</u>
<b>B.1 WSIB Administrative</b>			
	WSIB Administrative	0.507	0.641
	<b>Total</b>	<b>0.507</b>	<b>0.641</b>
<b>B.2 Legislative Obligations</b>			
	WSIAT	0.018	0.023
	Office of Worker Advisor	0.008	0.010
	Office of Employer Advisor	0.003	0.004
	OHSA	0.049	0.062
	Mine Rescue	0.000	0.000
	Program Administration	0.001	0.001
	Institute of Work & Health	0.013	0.016
	<b>Total</b>	<b>0.092</b>	<b>0.116</b>
<b>B.3 Accident Prevention</b>			
	THSAO	0.053	0.053
	<b>Total</b>	<b>0.653</b>	<b>0.811</b>
<b>B.4 TOTAL OVERHEAD EXPENSES</b>			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.158	
<b>B.5 NET OVERHEAD EXPENSES</b>			
		<b>0.811</b>	

## 2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

### RATE GROUP 501: NON-METALLIC MINERAL PRODUCTS

(CLASS D: MANUFACTURING)

<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub-Component</u>	<u>Premium Rate Components</u> <u>Before</u> <u>Relief/Transfer</u>	<u>After</u> <u>Relief/Transfer</u>
<b>B.1 WSIB Administrative</b>			
	WSIB Administrative	0.394	0.413
	<b>Total</b>	<b>0.394</b>	<b>0.413</b>
<b>B.2 Legislative Obligations</b>			
	WSIAT	0.014	0.015
	Office of Worker Advisor	0.007	0.007
	Office of Employer Advisor	0.002	0.002
	OHSA	0.038	0.040
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.010	0.010
	<b>Total</b>	<b>0.071</b>	<b>0.075</b>
<b>B.3 Accident Prevention</b>			
	IAPA	0.041	0.041
	<b>Total</b>	<b>0.508</b>	<b>0.531</b>
<b>B.4 TOTAL OVERHEAD EXPENSES</b>			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.023	
		<b>0.531</b>	
<b>B.5 NET OVERHEAD EXPENSES</b>			
		<b>0.531</b>	

## 2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

### RATE GROUP 502: GLASS PRODUCTS

(CLASS D: MANUFACTURING)

<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub-Component</u>	<u>Premium Rate Components</u> <u>Before</u> <u>Relief/Transfer</u>	<u>After</u> <u>Relief/Transfer</u>
<b>B.1 WSIB Administrative</b>			
	WSIB Administrative	0.400	0.426
	<b>Total</b>	<b>0.400</b>	<b>0.426</b>
<b>B.2 Legislative Obligations</b>			
	WSIAT	0.014	0.015
	Office of Worker Advisor	0.007	0.007
	Office of Employer Advisor	0.002	0.002
	OHSA	0.039	0.042
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.010	0.011
	<b>Total</b>	<b>0.072</b>	<b>0.077</b>
<b>B.3 Accident Prevention</b>			
	IAPA	0.041	0.041
	<b>Total</b>	<b>0.513</b>	<b>0.544</b>
<b>B.4 TOTAL OVERHEAD EXPENSES</b>			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.031	
		<b>0.544</b>	
<b>B.5 NET OVERHEAD EXPENSES</b>			
		<b>0.544</b>	

## 2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

### RATE GROUP 507: PETROLEUM AND COAL PRODUCTS

(CLASS D: MANUFACTURING)

<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub-Component</u>	<u>Premium Rate Components</u> <u>Before</u> <u>Relief/Transfer</u>	<u>After</u> <u>Relief/Transfer</u>
<b>B.1</b> WSIB Administrative			
	WSIB Administrative	0.257	0.138
	<b>Total</b>	<b>0.257</b>	<b>0.138</b>
<b>B.2</b> Legislative Obligations			
	WSIAT	0.009	0.005
	Office of Worker Advisor	0.004	0.002
	Office of Employer Advisor	0.002	0.001
	OHSA	0.025	0.013
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.006	0.003
	<b>Total</b>	<b>0.046</b>	<b>0.025</b>
<b>B.3</b> Accident Prevention			
	IAPA	0.026	0.026
	<b>Total</b>	<b>0.330</b>	<b>0.190</b>
<b>B.4</b> TOTAL OVERHEAD EXPENSES			
	a) minus Relief	(0.140)	
	b) plus Transfer Charge	0.000	
<b>B.5</b> NET OVERHEAD EXPENSES			
		<b>0.190</b>	

**2003 PREMIUM RATES  
SUB-COMPONENTS OF OVERHEAD EXPENSES**

**RATE GROUP 512: RESINS, PAINT, INK AND ADHESIVES**

(CLASS D: MANUFACTURING)

Overhead Expenses <u>Component</u>	Overhead Expenses <u>Sub-Component</u>	<u>Premium Rate Components</u>	
		<u>Before Relief/Transfer</u>	<u>After Relief/Transfer</u>
<b>B.1</b> WSIB Administrative			
	WSIB Administrative	0.314	0.253
	<b>Total</b>	<b>0.314</b>	<b>0.253</b>
<b>B.2</b> Legislative Obligations			
	WSIAT	0.011	0.009
	Office of Worker Advisor	0.005	0.004
	Office of Employer Advisor	0.002	0.002
	OHSA	0.030	0.024
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.008	0.006
	<b>Total</b>	<b>0.056</b>	<b>0.045</b>
<b>B.3</b> Accident Prevention			
	IAPA	0.032	0.032
	<b>Total</b>	<b>0.403</b>	<b>0.331</b>
<b>B.4</b> TOTAL OVERHEAD EXPENSES			
	a) minus Relief	(0.072)	
	b) plus Transfer Charge	0.000	
<b>B.5</b> NET OVERHEAD EXPENSES		<b>0.331</b>	



## 2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

### RATE GROUP 514: PHARMACEUTICALS AND MEDICINES

(CLASS D: MANUFACTURING)

<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub-Component</u>	<u>Premium Rate Components</u> <u>Before</u> <u>Relief/Transfer</u>	<u>After</u> <u>Relief/Transfer</u>
<b>B.1</b> WSIB Administrative			
	WSIB Administrative	0.228	0.081
	<b>Total</b>	<b>0.228</b>	<b>0.081</b>
<b>B.2</b> Legislative Obligations			
	WSIAT	0.008	0.003
	Office of Worker Advisor	0.004	0.001
	Office of Employer Advisor	0.001	0.000
	OHSA	0.022	0.008
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.006	0.002
	<b>Total</b>	<b>0.041</b>	<b>0.014</b>
<b>B.3</b> Accident Prevention			
	IAPA	0.023	0.023
	<b>Total</b>	<b>0.293</b>	<b>0.119</b>
<b>B.4</b> TOTAL OVERHEAD EXPENSES			
	a) minus Relief	(0.174)	
	b) plus Transfer Charge	0.000	
<b>B.5</b> NET OVERHEAD EXPENSES			
		<b>0.119</b>	

**2003 PREMIUM RATES  
SUB-COMPONENTS OF OVERHEAD EXPENSES**

**RATE GROUP 517: SOAP AND TOILETRIES**

(CLASS D: MANUFACTURING)

	<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub-Component</u>	<u>Premium Rate Components</u>	
			<u>Before Relief/Transfer</u>	<u>After Relief/Transfer</u>
<b>B.1</b>	WSIB Administrative			
		WSIB Administrative	0.291	0.207
		<b>Total</b>	<b>0.291</b>	<b>0.207</b>
<b>B.2</b>	Legislative Obligations			
		WSIAT	0.011	0.008
		Office of Worker Advisor	0.005	0.004
		Office of Employer Advisor	0.002	0.001
		OHSA	0.028	0.020
		Mine Rescue	0.000	0.000
		Program Administration	0.000	0.000
		Institute of Work & Health	0.007	0.005
		<b>Total</b>	<b>0.053</b>	<b>0.038</b>
<b>B.3</b>	Accident Prevention			
		IAPA	0.030	0.030
		<b>Total</b>	<b>0.373</b>	<b>0.274</b>
<b>B.4</b>	<b>TOTAL OVERHEAD EXPENSES</b>			
		a) minus Relief	(0.099)	
		b) plus Transfer Charge	0.000	
<b>B.5</b>	<b>NET OVERHEAD EXPENSES</b>		<b>0.274</b>	

## 2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

### RATE GROUP 524: CHEMICAL INDUSTRIES

(CLASS D: MANUFACTURING)

<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub-Component</u>	<u>Premium Rate Components</u>	
		<u>Before Relief/Transfer</u>	<u>After Relief/Transfer</u>
<b>B.1</b> WSIB Administrative			
	WSIB Administrative	0.287	0.199
	<b>Total</b>	<b>0.287</b>	<b>0.199</b>
<b>B.2</b> Legislative Obligations			
	WSIAT	0.010	0.007
	Office of Worker Advisor	0.005	0.003
	Office of Employer Advisor	0.002	0.001
	OHSA	0.027	0.019
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.007	0.005
	<b>Total</b>	<b>0.051</b>	<b>0.035</b>
<b>B.3</b> Accident Prevention			
	IAPA	0.029	0.029
	<b>Total</b>	<b>0.368</b>	<b>0.264</b>
<b>B.4</b> TOTAL OVERHEAD EXPENSES			
	a) minus Relief	(0.104)	
	b) plus Transfer Charge	0.000	
<b>B.5</b> NET OVERHEAD EXPENSES			
		<b>0.264</b>	

**2003 PREMIUM RATES  
SUB-COMPONENTS OF OVERHEAD EXPENSES**

**RATE GROUP 529: JEWELRY AND INSTRUMENTS**

(CLASS D: MANUFACTURING)

	<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub-Component</u>	<u>Premium Rate Components</u>	
			<u>Before Relief/Transfer</u>	<u>After Relief/Transfer</u>
<b>B.1</b>	WSIB Administrative			
		WSIB Administrative	0.270	0.165
		<b>Total</b>	<b>0.270</b>	<b>0.165</b>
<b>B.2</b>	Legislative Obligations			
		WSIAT	0.010	0.006
		Office of Worker Advisor	0.004	0.002
		Office of Employer Advisor	0.002	0.001
		OHSA	0.026	0.016
		Mine Rescue	0.000	0.000
		Program Administration	0.000	0.000
		Institute of Work & Health	0.007	0.004
		<b>Total</b>	<b>0.049</b>	<b>0.030</b>
<b>B.3</b>	Accident Prevention			
		IAPA	0.027	0.027
		<b>Total</b>	<b>0.347</b>	<b>0.223</b>
<b>B.4</b>	<b>TOTAL OVERHEAD EXPENSES</b>			
		a) minus Relief	(0.124)	
		b) plus Transfer Charge	0.000	
<b>B.5</b>	<b>NET OVERHEAD EXPENSES</b>		<b>0.223</b>	

## 2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

### RATE GROUP 533: SIGNS AND DISPLAYS

(CLASS D: MANUFACTURING)

<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub-Component</u>	<u>Premium Rate Components</u> <u>Before</u> <u>Relief/Transfer</u>	<u>After</u> <u>Relief/Transfer</u>
<b>B.1 WSIB Administrative</b>			
	WSIB Administrative	0.502	0.630
	<b>Total</b>	<b>0.502</b>	<b>0.630</b>
<b>B.2 Legislative Obligations</b>			
	WSIAT	0.018	0.023
	Office of Worker Advisor	0.008	0.010
	Office of Employer Advisor	0.003	0.004
	OHSA	0.049	0.061
	Mine Rescue	0.000	0.000
	Program Administration	0.001	0.001
	Institute of Work & Health	0.013	0.016
	<b>Total</b>	<b>0.092</b>	<b>0.115</b>
<b>B.3 Accident Prevention</b>			
	IAPA	0.052	0.052
	<b>Total</b>	<b>0.646</b>	<b>0.797</b>
<b>B.4 TOTAL OVERHEAD EXPENSES</b>			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.151	
<b>B.5 NET OVERHEAD EXPENSES</b>			
		<b>0.797</b>	

**2003 PREMIUM RATES  
SUB-COMPONENTS OF OVERHEAD EXPENSES**

**RATE GROUP 538: SPORTING GOODS AND TOYS**

(CLASS D: MANUFACTURING)

	<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub-Component</u>	<u>Premium Rate Components</u>	
			<u>Before Relief/Transfer</u>	<u>After Relief/Transfer</u>
<b>B.1</b>	WSIB Administrative			
		WSIB Administrative	0.603	0.833
		<b>Total</b>	<b>0.603</b>	<b>0.833</b>
<b>B.2</b>	Legislative Obligations			
		WSIAT	0.022	0.030
		Office of Worker Advisor	0.010	0.014
		Office of Employer Advisor	0.004	0.006
		OHSA	0.058	0.080
		Mine Rescue	0.000	0.000
		Program Administration	0.001	0.001
		Institute of Work & Health	0.015	0.021
		<b>Total</b>	<b>0.110</b>	<b>0.152</b>
<b>B.3</b>	Accident Prevention			
		IAPA	0.063	0.063
		<b>Total</b>	<b>0.776</b>	<b>1.048</b>
<b>B.4</b>	<b>TOTAL OVERHEAD EXPENSES</b>			
		a) minus Relief	0.000	
		b) plus Transfer Charge	0.272	
<b>B.5</b>	<b>NET OVERHEAD EXPENSES</b>		<b>1.048</b>	

## 2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

### RATE GROUP 542: OTHER MANUFACTURED PRODUCTS

(CLASS D: MANUFACTURING)

		<u>Premium Rate Components</u>	
<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub-Component</u>	<u>Before Relief/Transfer</u>	<u>After Relief/Transfer</u>
<b>B.1</b>	WSIB Administrative		
	WSIB Administrative	0.371	0.368
	<b>Total</b>	<b>0.371</b>	<b>0.368</b>
<b>B.2</b>	Legislative Obligations		
	WSIAT	0.013	0.013
	Office of Worker Advisor	0.006	0.006
	Office of Employer Advisor	0.002	0.002
	OHSA	0.036	0.036
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.009	0.009
	<b>Total</b>	<b>0.066</b>	<b>0.065</b>
<b>B.3</b>	Accident Prevention		
	IAPA	0.038	0.038
	<b>Total</b>	<b>0.477</b>	<b>0.473</b>
<b>B.4</b>	<b>TOTAL OVERHEAD EXPENSES</b>		
	a) minus Relief	(0.004)	
	b) plus Transfer Charge	0.000	
<b>B.5</b>	<b>NET OVERHEAD EXPENSES</b>	<b>0.473</b>	

## 2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

### CLASS D: MANUFACTURING

<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub-Component</u>	<u>Premium Rate Components</u>	
		<u>Before Relief/Transfer</u>	<u>After Relief/Transfer</u>
<b>B.1</b> WSIB Administrative			
	WSIB Administrative	0.371	0.368
	<b>Total</b>	<b>0.371</b>	<b>0.368</b>
<b>B.2</b> Legislative Obligations			
	WSIAT	0.013	0.013
	Office of Worker Advisor	0.006	0.006
	Office of Employer Advisor	0.002	0.002
	OHSA	0.036	0.036
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.009	0.009
	<b>Total</b>	<b>0.066</b>	<b>0.067</b>
<b>B.3</b> Accident Prevention			
		0.038	0.038
	<b>Total</b>	<b>0.478</b>	<b>0.474</b>
<b>B.4</b> TOTAL OVERHEAD EXPENSES			
	a) minus Relief	(0.004)	
	b) plus Transfer Charge	0.000	
<b>B.5</b> NET OVERHEAD EXPENSES			
		<b>0.474</b>	



## 2003 PREMIUM RATE COMPONENTS

### RATE GROUP 207: MEAT AND FISH PRODUCTS

(CLASS D: MANUFACTURING)

Component	2003 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	2002 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	1.904		2.133	
2. Second Injury Enhancement Fund (SIEF)				
a. <i>minus</i> Relief	(0.412)		(0.502)	
b. <i>plus</i> Transfer Charge	0.422		0.429	
3. NET NEW CLAIMS COST	1.915	46%	2.060	44%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.543		0.567	
2. Legislative Obligations	0.100		0.122	
3. Accident Prevention	0.057		0.058	
4. TOTAL OVERHEAD EXPENSES	0.700		0.747	
a. <i>minus</i> Relief	0.000		0.000	
b. <i>plus</i> Transfer Charge	0.200		0.258	
5. NET OVERHEAD EXPENSES	0.900	22%	1.005	22%
<b>C. UNFUNDED LIABILITY</b>	1.341	33%	1.574	34%
<b>D. (GAIN)/LOSS</b>				
1. 1999 Accident Year	(0.019)		(0.011)	
2. 2000 Accident Year	(0.015)		N/A	
	(0.034)	-1%	(0.011)	0%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	<b>4.12</b>	100%	<b>4.63</b>	100%

## 2003 PREMIUM RATE COMPONENTS

### RATE GROUP 210: POULTRY PRODUCTS

(CLASS D: MANUFACTURING)

Component	2003 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	2002 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	1.682		1.587	
2. Second Injury Enhancement Fund (SIEF)				
a. <i>minus</i> Relief	(0.337)		(0.364)	
b. <i>plus</i> Transfer Charge	0.373		0.319	
3. NET NEW CLAIMS COST	1.719	46%	1.542	44%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.507		0.470	
2. Legislative Obligations	0.092		0.100	
3. Accident Prevention	0.053		0.048	
4. TOTAL OVERHEAD EXPENSES	0.652		0.618	
a. <i>minus</i> Relief	0.000		0.000	
b. <i>plus</i> Transfer Charge	0.158		0.139	
5. NET OVERHEAD EXPENSES	0.810	22%	0.757	22%
<b>C. UNFUNDED LIABILITY</b>	1.204	33%	1.178	34%
<b>D. (GAIN)/LOSS</b>				
1. 1999 Accident Year	(0.017)		(0.008)	
2. 2000 Accident Year	(0.013)		N/A	
	(0.031)	-1%	(0.008)	0%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	<b>3.70</b>	100%	<b>3.47</b>	100%

## 2003 PREMIUM RATE COMPONENTS

### RATE GROUP 214: FRUIT AND VEGETABLE PRODUCTS

(CLASS D: MANUFACTURING)

Component	2003 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	2002 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	0.934		0.982	
2. Second Injury Enhancement Fund (SIEF)				
a. <i>minus</i> Relief	(0.208)		(0.238)	
b. <i>plus</i> Transfer Charge	0.207		0.197	
3. NET NEW CLAIMS COST	0.933	46%	0.941	44%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.361		0.357	
2. Legislative Obligations	0.065		0.076	
3. Accident Prevention	0.037		0.036	
4. TOTAL OVERHEAD EXPENSES	0.464		0.469	
a. <i>minus</i> Relief	(0.016)		0.000	
b. <i>plus</i> Transfer Charge	0.000		0.000	
5. NET OVERHEAD EXPENSES	0.448	22%	0.469	22%
<b>C. UNFUNDED LIABILITY</b>				
	0.654	32%	0.719	34%
<b>D. (GAIN)/LOSS</b>				
1. 1999 Accident Year	(0.009)		(0.005)	
2. 2000 Accident Year	(0.007)		N/A	
	(0.017)	-1%	(0.005)	0%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	<b>2.02</b>	100%	<b>2.12</b>	100%

## 2003 PREMIUM RATE COMPONENTS

### RATE GROUP 216: DAIRY PRODUCTS

(CLASS D: MANUFACTURING)

Component	2003 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	2002 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	0.740		0.790	
2. Second Injury Enhancement Fund (SIEF)				
a. <i>minus</i> Relief	(0.150)		(0.152)	
b. <i>plus</i> Transfer Charge	0.164		0.159	
3. NET NEW CLAIMS COST	0.755	0.755	0.797	0.797
		46%		44%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.328		0.330	
2. Legislative Obligations	0.059		0.071	
3. Accident Prevention	0.034		0.033	
4. TOTAL OVERHEAD EXPENSES	0.421		0.433	
a. <i>minus</i> Relief	(0.055)		(0.034)	
b. <i>plus</i> Transfer Charge	0.000		0.000	
5. NET OVERHEAD EXPENSES	0.366	0.366	0.399	0.399
		22%		22%
<b>C. UNFUNDED LIABILITY</b>		0.529		0.609
				34%
<b>D. (GAIN)/LOSS</b>				
1. 1999 Accident Year	(0.007)		(0.004)	
2. 2000 Accident Year	(0.005)		N/A	
	(0.013)	(0.013)	(0.004)	(0.004)
		-1%		0%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	<b>1.64</b>	100%	<b>1.80</b>	100%

## 2003 PREMIUM RATE COMPONENTS

### RATE GROUP 220: OTHER BAKERY PRODUCTS

(CLASS D: MANUFACTURING)

Component	2003 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	2002 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	1.804		1.604	
2. Second Injury Enhancement Fund (SIEF)				
a. <i>minus</i> Relief	(0.354)		(0.392)	
b. <i>plus</i> Transfer Charge	0.400		0.322	
3. NET NEW CLAIMS COST	1.850	46%	1.534	44%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.531		0.469	
2. Legislative Obligations	0.096		0.100	
3. Accident Prevention	0.055		0.048	
4. TOTAL OVERHEAD EXPENSES	0.682		0.616	
a. <i>minus</i> Relief	0.000		0.000	
b. <i>plus</i> Transfer Charge	0.187		0.137	
5. NET OVERHEAD EXPENSES	0.869	22%	0.753	22%
<b>C. UNFUNDED LIABILITY</b>	1.296	33%	1.172	34%
<b>D. (GAIN)/LOSS</b>				
1. 1999 Accident Year	(0.019)		(0.008)	
2. 2000 Accident Year	(0.014)		N/A	
	(0.033)	-1%	(0.008)	0%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	<b>3.98</b>	100%	<b>3.45</b>	100%

## 2003 PREMIUM RATE COMPONENTS

### RATE GROUP 222: CONFECTIONERY

(CLASS D: MANUFACTURING)

Component	2003 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	2002 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	0.609		0.568	
2. Second Injury Enhancement Fund (SIEF)				
a. <i>minus</i> Relief	(0.116)		(0.119)	
b. <i>plus</i> Transfer Charge	0.135		0.114	
3. NET NEW CLAIMS COST	0.629	46%	0.563	44%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.304		0.285	
2. Legislative Obligations	0.055		0.062	
3. Accident Prevention	0.031		0.028	
4. TOTAL OVERHEAD EXPENSES	0.391		0.375	
a. <i>minus</i> Relief	(0.083)		(0.087)	
b. <i>plus</i> Transfer Charge	0.000		0.000	
5. NET OVERHEAD EXPENSES	0.308	22%	0.288	23%
<b>C. UNFUNDED LIABILITY</b>	0.441	32%	0.431	34%
<b>D. (GAIN)/LOSS</b>				
1. 1999 Accident Year	(0.006)		(0.003)	
2. 2000 Accident Year	(0.004)		N/A	
	(0.011)	-1%	(0.003)	0%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	<b>1.37</b>	<b>100%</b>	<b>1.28</b>	<b>100%</b>

## 2003 PREMIUM RATE COMPONENTS

### RATE GROUP 223: BISCUITS, SNACK FOODS AND OTHER FOOD PRODUCTS

(CLASS D: MANUFACTURING)

Component	2003 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	2002 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	0.869		0.996	
2. Second Injury Enhancement Fund (SIEF)				
a. <i>minus</i> Relief	(0.167)		(0.206)	
b. <i>plus</i> Transfer Charge	0.193		0.199	
3. NET NEW CLAIMS COST	0.895	46%	0.989	44%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.354		0.366	
2. Legislative Obligations	0.064		0.078	
3. Accident Prevention	0.036		0.037	
4. TOTAL OVERHEAD EXPENSES	0.454		0.481	
a. <i>minus</i> Relief	(0.024)		0.000	
b. <i>plus</i> Transfer Charge	0.000		0.011	
5. NET OVERHEAD EXPENSES	0.430	22%	0.492	22%
<b>C. UNFUNDED LIABILITY</b>				
	0.627	32%	0.756	34%
<b>D. (GAIN)/LOSS</b>				
1. 1999 Accident Year	(0.009)		(0.005)	
2. 2000 Accident Year	(0.007)		N/A	
	(0.016)	-1%	(0.005)	0%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	<b>1.94</b>	100%	<b>2.23</b>	100%

## 2003 PREMIUM RATE COMPONENTS

### RATE GROUP 226: CRUSHED AND GROUND FOODS

(CLASS D: MANUFACTURING)

Component	2003 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	2002 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	0.732		0.649	
2. Second Injury Enhancement Fund (SIEF)				
a. <i>minus</i> Relief	(0.147)		(0.128)	
b. <i>plus</i> Transfer Charge	0.162		0.130	
3. NET NEW CLAIMS COST	0.748	46%	0.651	44%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.327		0.302	
2. Legislative Obligations	0.058		0.064	
3. Accident Prevention	0.033		0.030	
4. TOTAL OVERHEAD EXPENSES	0.420		0.397	
a. <i>minus</i> Relief	(0.057)		(0.067)	
b. <i>plus</i> Transfer Charge	0.000		0.000	
5. NET OVERHEAD EXPENSES	0.363	22%	0.330	22%
<b>C. UNFUNDED LIABILITY</b>	0.524	32%	0.498	34%
<b>D. (GAIN)/LOSS</b>				
1. 1999 Accident Year	(0.007)		(0.003)	
2. 2000 Accident Year	(0.005)		N/A	
	(0.013)	-1%	(0.003)	0%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	<b>1.62</b>	<b>100%</b>	<b>1.48</b>	<b>100%</b>



## 2003 PREMIUM RATE COMPONENTS

### RATE GROUP 230: ALCOHOLIC BEVERAGES

(CLASS D: MANUFACTURING)

Component	2003 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	2002 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	0.592		0.575	
2. Second Injury Enhancement Fund (SIEF)				
a. <i>minus</i> Relief	(0.122)		(0.116)	
b. <i>plus</i> Transfer Charge	0.131		0.116	
3. NET NEW CLAIMS COST	0.602	46%	0.575	44%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.299		0.288	
2. Legislative Obligations	0.054		0.062	
3. Accident Prevention	0.031		0.029	
4. TOTAL OVERHEAD EXPENSES	0.385		0.378	
a. <i>minus</i> Relief	(0.089)		(0.085)	
b. <i>plus</i> Transfer Charge	0.000		0.000	
5. NET OVERHEAD EXPENSES	0.296	23%	0.293	23%
<b>C. UNFUNDED LIABILITY</b>	0.422	32%	0.439	34%
<b>D. (GAIN)/LOSS</b>				
1. 1999 Accident Year	(0.006)		(0.003)	
2. 2000 Accident Year	(0.004)		N/A	
	(0.010)	-1%	(0.003)	0%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	<b>1.31</b>	<b>100%</b>	<b>1.30</b>	<b>100%</b>

## 2003 PREMIUM RATE COMPONENTS

### RATE GROUP 231: SOFT DRINKS

(CLASS D: MANUFACTURING)

Component	2003 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	2002 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	1.105		1.127	
2. Second Injury Enhancement Fund (SIEF)				
a. <i>minus</i> Relief	(0.250)		(0.257)	
b. <i>plus</i> Transfer Charge	0.245		0.227	
3. NET NEW CLAIMS COST	1.100	1.100	1.097	1.097
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.392		0.386	
2. Legislative Obligations	0.071		0.082	
3. Accident Prevention	0.040		0.039	
4. TOTAL OVERHEAD EXPENSES	0.503		0.508	
a. <i>minus</i> Relief	0.000		0.000	
b. <i>plus</i> Transfer Charge	0.021		0.036	
5. NET OVERHEAD EXPENSES	0.524	0.524	0.544	0.544
<b>C. UNFUNDED LIABILITY</b>		0.770		0.838
<b>D. (GAIN)/LOSS</b>				
1. 1999 Accident Year	(0.011)		(0.006)	
2. 2000 Accident Year	(0.008)		N/A	
	(0.020)	(0.020)	(0.006)	(0.006)
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	<b>2.37</b>	100%	<b>2.47</b>	100%

## 2003 PREMIUM RATE COMPONENTS

### RATE GROUP 237: TIRES AND TUBES

(CLASS D: MANUFACTURING)

Component	2003 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	2002 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	1.676		1.856	
2. Second Injury Enhancement Fund (SIEF)				
a. <i>minus</i> Relief	(0.278)		(0.360)	
b. <i>plus</i> Transfer Charge	0.372		0.373	
3. NET NEW CLAIMS COST	1.770	46%	1.869	45%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.516		0.532	
2. Legislative Obligations	0.095		0.114	
3. Accident Prevention	0.054		0.054	
4. TOTAL OVERHEAD EXPENSES	0.665		0.700	
a. <i>minus</i> Relief	0.000		0.000	
b. <i>plus</i> Transfer Charge	0.168		0.214	
5. NET OVERHEAD EXPENSES	0.833	22%	0.914	22%
<b>C. UNFUNDED LIABILITY</b>	1.240	33%	1.428	34%
<b>D. (GAIN)/LOSS</b>				
1. 1999 Accident Year	(0.018)		(0.010)	
2. 2000 Accident Year	(0.013)		N/A	
	(0.032)	-1%	(0.010)	0%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	<b>3.81</b>	100%	<b>4.20</b>	100%

## 2003 PREMIUM RATE COMPONENTS

### RATE GROUP 238: OTHER RUBBER PRODUCTS

(CLASS D: MANUFACTURING)

Component	2003 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	2002 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	1.185		1.238	
2. Second Injury Enhancement Fund (SIEF)				
a. <i>minus</i> Relief	(0.229)		(0.262)	
b. <i>plus</i> Transfer Charge	0.263		0.248	
3. NET NEW CLAIMS COST	1.219	46%	1.224	44%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.414		0.410	
2. Legislative Obligations	0.074		0.089	
3. Accident Prevention	0.043		0.041	
4. TOTAL OVERHEAD EXPENSES	0.532		0.539	
a. <i>minus</i> Relief	0.000		0.000	
b. <i>plus</i> Transfer Charge	0.048		0.065	
5. NET OVERHEAD EXPENSES	0.580	22%	0.604	22%
<b>C. UNFUNDED LIABILITY</b>				
	0.854	32%	0.936	34%
<b>D. (GAIN)/LOSS</b>				
1. 1999 Accident Year	(0.012)		(0.006)	
2. 2000 Accident Year	(0.009)		N/A	
	(0.022)	-1%	(0.006)	0%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	<b>2.63</b>	100%	<b>2.76</b>	100%

## 2003 PREMIUM RATE COMPONENTS

### RATE GROUP 258: FOAMED AND EXPANDED PLASTIC PRODUCTS

(CLASS D: MANUFACTURING)

Component	2003 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	2002 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	0.929		1.005	
2. Second Injury Enhancement Fund (SIEF)				
a. <i>minus</i> Relief	(0.130)		(0.160)	
b. <i>plus</i> Transfer Charge	0.206		0.201	
3. NET NEW CLAIMS COST	1.006	1.006	1.046	1.046
		46%		44%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.374		0.377	
2. Legislative Obligations	0.067		0.080	
3. Accident Prevention	0.039		0.038	
4. TOTAL OVERHEAD EXPENSES	0.482		0.495	
a. <i>minus</i> Relief	0.000		0.000	
b. <i>plus</i> Transfer Charge	0.000		0.024	
5. NET OVERHEAD EXPENSES	0.482	0.482	0.519	0.519
		22%		22%
<b>C. UNFUNDED LIABILITY</b>		0.705		0.800
		32%		34%
<b>D. (GAIN)/LOSS</b>				
1. 1999 Accident Year	(0.010)		(0.006)	
2. 2000 Accident Year	(0.007)		N/A	
	(0.018)	(0.018)	(0.006)	(0.006)
		-1%		0%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	<b>2.18</b>	100%	<b>2.36</b>	100%

## 2003 PREMIUM RATE COMPONENTS

### RATE GROUP 261: PLASTIC FILM AND SHEETING

(CLASS D: MANUFACTURING)

Component	2003 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	2002 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	0.784		0.841	
2. Second Injury Enhancement Fund (SIEF)				
a. <i>minus</i> Relief	(0.142)		(0.150)	
b. <i>plus</i> Transfer Charge	0.174		0.168	
3. NET NEW CLAIMS COST	0.816	46%	0.859	44%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.339		0.341	
2. Legislative Obligations	0.061		0.073	
3. Accident Prevention	0.035		0.034	
4. TOTAL OVERHEAD EXPENSES	0.436		0.449	
a. <i>minus</i> Relief	(0.042)		(0.019)	
b. <i>plus</i> Transfer Charge	0.000		0.000	
5. NET OVERHEAD EXPENSES	0.394	22%	0.430	22%
<b>C. UNFUNDED LIABILITY</b>	0.571	32%	0.657	34%
<b>D. (GAIN)/LOSS</b>				
1. 1999 Accident Year	(0.008)		(0.005)	
2. 2000 Accident Year	(0.006)		N/A	
	(0.014)	-1%	(0.005)	0%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	<b>1.77</b>	100%	<b>1.94</b>	100%

## 2003 PREMIUM RATE COMPONENTS

### RATE GROUP 263: OTHER PLASTIC PRODUCTS

(CLASS D: MANUFACTURING)

Component	2003 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	2002 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	1.499		1.362	
2. Second Injury Enhancement Fund (SIEF)				
a. <i>minus</i> Relief	(0.247)		(0.246)	
b. <i>plus</i> Transfer Charge	0.332		0.274	
3. NET NEW CLAIMS COST	1.584	46%	1.390	44%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.482		0.442	
2. Legislative Obligations	0.088		0.096	
3. Accident Prevention	0.050		0.045	
4. TOTAL OVERHEAD EXPENSES	0.619		0.581	
a. <i>minus</i> Relief	0.000		0.000	
b. <i>plus</i> Transfer Charge	0.128		0.104	
5. NET OVERHEAD EXPENSES	0.747	22%	0.685	22%
<b>C. UNFUNDED LIABILITY</b>	1.110	33%	1.062	34%
<b>D. (GAIN)/LOSS</b>				
1. 1999 Accident Year	(0.016)		(0.007)	
2. 2000 Accident Year	(0.012)		N/A	
	(0.028)	-1%	(0.007)	0%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	<b>3.41</b>	<b>100%</b>	<b>3.13</b>	<b>100%</b>

## 2003 PREMIUM RATE COMPONENTS

### RATE GROUP 273: TANNERIES AND LEATHER PRODUCTS

(CLASS D: MANUFACTURING)

Component	2003 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	2002 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	1.116		1.034	
2. Second Injury Enhancement Fund (SIEF)				
a. <i>minus</i> Relief	(0.175)		(0.167)	
b. <i>plus</i> Transfer Charge	0.247		0.207	
3. NET NEW CLAIMS COST	1.189	46%	1.074	44%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.408		0.381	
2. Legislative Obligations	0.073		0.081	
3. Accident Prevention	0.042		0.038	
4. TOTAL OVERHEAD EXPENSES	0.525		0.501	
a. <i>minus</i> Relief	0.000		0.000	
b. <i>plus</i> Transfer Charge	0.041		0.032	
5. NET OVERHEAD EXPENSES	0.566	22%	0.533	22%
<b>C. UNFUNDED LIABILITY</b>	0.833	32%	0.821	34%
<b>D. (GAIN)/LOSS</b>				
1. 1999 Accident Year	(0.012)		(0.006)	
2. 2000 Accident Year	(0.009)		N/A	
	(0.021)	-1%	(0.006)	0%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	<b>2.57</b>	100%	<b>2.42</b>	100%



## 2003 PREMIUM RATE COMPONENTS

### RATE GROUP 289: CLOTH, CARPETS AND TEXTILE PRODUCTS

(CLASS D: MANUFACTURING)

Component	2003 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	2002 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	1.680		1.514	
2. Second Injury Enhancement Fund (SIEF)				
a. <i>minus</i> Relief	(0.247)		(0.232)	
b. <i>plus</i> Transfer Charge	0.372		0.304	
3. NET NEW CLAIMS COST	1.805	1.805	1.586	1.586
		46%		44%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.523		0.478	
2. Legislative Obligations	0.096		0.104	
3. Accident Prevention	0.054		0.049	
4. TOTAL OVERHEAD EXPENSES	0.672		0.629	
a. <i>minus</i> Relief	0.000		0.000	
b. <i>plus</i> Transfer Charge	0.176		0.149	
5. NET OVERHEAD EXPENSES	0.848	0.848	0.778	0.778
		22%		22%
<b>C. UNFUNDED LIABILITY</b>				
		1.264		1.212
				34%
<b>D. (GAIN)/LOSS</b>				
1. 1999 Accident Year	(0.018)		(0.008)	
2. 2000 Accident Year	(0.014)		N/A	
	(0.032)	(0.032)	(0.008)	(0.008)
		-1%		0%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	<b>3.89</b>	100%	<b>3.57</b>	100%

## 2003 PREMIUM RATE COMPONENTS

### RATE GROUP 301: CLOTHING, FIBRE AND YARN

(CLASS D: MANUFACTURING)

Component	2003 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	2002 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	0.815		0.717	
2. Second Injury Enhancement Fund (SIEF)				
a. <i>minus</i> Relief	(0.155)		(0.114)	
b. <i>plus</i> Transfer Charge	0.181		0.144	
3. NET NEW CLAIMS COST	0.841	0.841	0.747	0.747
		46%		44%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.344		0.321	
2. Legislative Obligations	0.062		0.068	
3. Accident Prevention	0.035		0.032	
4. TOTAL OVERHEAD EXPENSES	0.441		0.421	
a. <i>minus</i> Relief	(0.036)		(0.045)	
b. <i>plus</i> Transfer Charge	0.000		0.000	
5. NET OVERHEAD EXPENSES	0.405	0.405	0.376	0.376
		22%		22%
<b>C. UNFUNDED LIABILITY</b>		0.589		0.571
				34%
<b>D. (GAIN)/LOSS</b>				
1. 1999 Accident Year	(0.008)		(0.004)	
2. 2000 Accident Year	(0.006)		N/A	
	(0.015)	(0.015)	(0.004)	(0.004)
		-1%		0%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	<b>1.82</b>	100%	<b>1.69</b>	100%

## 2003 PREMIUM RATE COMPONENTS

### RATE GROUP 308: MILLWORK AND OTHER WOOD INDUSTRIES

(CLASS D: MANUFACTURING)

Component	2003 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	2002 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	2.488		2.266	
2. Second Injury Enhancement Fund (SIEF)				
a. <i>minus</i> Relief	(0.368)		(0.389)	
b. <i>plus</i> Transfer Charge	0.551		0.455	
3. NET NEW CLAIMS COST	2.672	47%	2.332	45%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.683		0.619	
2. Legislative Obligations	0.124		0.132	
3. Accident Prevention	0.071		0.063	
4. TOTAL OVERHEAD EXPENSES	0.879		0.815	
a. <i>minus</i> Relief	0.000		0.000	
b. <i>plus</i> Transfer Charge	0.368		0.321	
5. NET OVERHEAD EXPENSES	1.247	22%	1.136	22%
<b>C. UNFUNDED LIABILITY</b>				
		33%		34%
<b>D. (GAIN)/LOSS</b>				
1. 1999 Accident Year	(0.027)		(0.012)	
2. 2000 Accident Year	(0.020)		N/A	
	(0.048)	-1%	(0.012)	0%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	<b>5.74</b>	100%	<b>5.24</b>	100%

## 2003 PREMIUM RATE COMPONENTS

### RATE GROUP 311: WOODEN CABINETS

(CLASS D: MANUFACTURING)

Component	2003 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	2002 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	2.068		1.987	
2. Second Injury Enhancement Fund (SIEF)				
a. <i>minus</i> Relief	(0.271)		(0.273)	
b. <i>plus</i> Transfer Charge	0.458		0.399	
3. NET NEW CLAIMS COST	2.255	2.255	2.113	2.113
		46%		44%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.606		0.577	
2. Legislative Obligations	0.111		0.124	
3. Accident Prevention	0.063		0.059	
4. TOTAL OVERHEAD EXPENSES	0.781		0.760	
a. <i>minus</i> Relief	0.000		0.000	
b. <i>plus</i> Transfer Charge	0.275		0.271	
5. NET OVERHEAD EXPENSES	1.056	1.056	1.031	1.031
		22%		22%
<b>C. UNFUNDED LIABILITY</b>				
		1.579		1.615
				34%
<b>D. (GAIN)/LOSS</b>				
1. 1999 Accident Year	(0.023)		(0.011)	
2. 2000 Accident Year	(0.017)		N/A	
	(0.041)	(0.041)	(0.011)	(0.011)
		-1%		0%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	<b>4.85</b>	100%	<b>4.75</b>	100%

## 2003 PREMIUM RATE COMPONENTS

### RATE GROUP 312: WOODEN BOXES AND PALLETS

(CLASS D: MANUFACTURING)

Component	2003 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	2002 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	3.392		3.091	
2. Second Injury Enhancement Fund (SIEF)				
a. <i>minus</i> Relief	(0.388)		(0.405)	
b. <i>plus</i> Transfer Charge	0.752		0.620	
3. NET NEW CLAIMS COST	3.756	47%	3.306	45%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.884		0.802	
2. Legislative Obligations	0.161		0.172	
3. Accident Prevention	0.093		0.083	
4. TOTAL OVERHEAD EXPENSES	1.139		1.057	
a. <i>minus</i> Relief	0.000		0.000	
b. <i>plus</i> Transfer Charge	0.607		0.547	
5. NET OVERHEAD EXPENSES	1.746	22%	1.604	22%
<b>C. UNFUNDED LIABILITY</b>	2.630	33%	2.527	34%
<b>D. (GAIN)/LOSS</b>				
1. 1999 Accident Year	(0.039)		(0.017)	
2. 2000 Accident Year	(0.029)		N/A	
	(0.068)	-1%	(0.017)	0%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	<b>8.06</b>	100%	<b>7.42</b>	100%

## 2003 PREMIUM RATE COMPONENTS

### RATE GROUP 322: UPHOLSTERED FURNITURE

(CLASS D: MANUFACTURING)

Component	2003 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	2002 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	1.311		1.252	
2. Second Injury Enhancement Fund (SIEF)				
a. <i>minus</i> Relief	(0.274)		(0.244)	
b. <i>plus</i> Transfer Charge	0.290		0.251	
3. NET NEW CLAIMS COST	1.327	46%	1.259	44%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.434		0.417	
2. Legislative Obligations	0.079		0.089	
3. Accident Prevention	0.045		0.042	
4. TOTAL OVERHEAD EXPENSES	0.558		0.548	
a. <i>minus</i> Relief	0.000		0.000	
b. <i>plus</i> Transfer Charge	0.071		0.074	
5. NET OVERHEAD EXPENSES	0.629	22%	0.622	22%
<b>C. UNFUNDED LIABILITY</b>	0.930	33%	0.962	34%
<b>D. (GAIN)/LOSS</b>				
1. 1999 Accident Year	(0.013)		(0.007)	
2. 2000 Accident Year	(0.010)		N/A	
	(0.024)	-1%	(0.007)	0%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	<b>2.86</b>	100%	<b>2.84</b>	100%

## 2003 PREMIUM RATE COMPONENTS

### RATE GROUP 323: METAL FURNITURE

(CLASS D: MANUFACTURING)

Component	2003 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	2002 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	1.096		1.220	
2. Second Injury Enhancement Fund (SIEF)				
a. <i>minus</i> Relief	(0.171)		(0.213)	
b. <i>plus</i> Transfer Charge	0.243		0.245	
3. NET NEW CLAIMS COST	1.168	46%	1.252	44%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.404		0.415	
2. Legislative Obligations	0.073		0.089	
3. Accident Prevention	0.042		0.042	
4. TOTAL OVERHEAD EXPENSES	0.520		0.546	
a. <i>minus</i> Relief	0.000		0.000	
b. <i>plus</i> Transfer Charge	0.036		0.072	
5. NET OVERHEAD EXPENSES	0.556	22%	0.618	22%
<b>C. UNFUNDED LIABILITY</b>	0.818	32%	0.957	34%
<b>D. (GAIN)/LOSS</b>				
1. 1999 Accident Year	(0.012)		(0.007)	
2. 2000 Accident Year	(0.009)		N/A	
	(0.021)	-1%	(0.007)	0%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	<b>2.52</b>	<b>100%</b>	<b>2.82</b>	<b>100%</b>

## 2003 PREMIUM RATE COMPONENTS

### RATE GROUP 325: WOODEN AND OTHER NON-METAL FURNITURE

(CLASS D: MANUFACTURING)

Component	2003 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	2002 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	1.918		1.899	
2. Second Injury Enhancement Fund (SIEF)				
a. <i>minus</i> Relief	(0.311)		(0.316)	
b. <i>plus</i> Transfer Charge	0.425		0.381	
3. NET NEW CLAIMS COST	2.033	2.033	1.964	1.964
		47%		45%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.565		0.549	
2. Legislative Obligations	0.102		0.119	
3. Accident Prevention	0.059		0.056	
4. TOTAL OVERHEAD EXPENSES	0.728		0.723	
a. <i>minus</i> Relief	0.000		0.000	
b. <i>plus</i> Transfer Charge	0.226		0.236	
5. NET OVERHEAD EXPENSES	0.954	0.954	0.959	0.959
		22%		22%
<b>C. UNFUNDED LIABILITY</b>		1.424		1.501
		33%		34%
<b>D. (GAIN)/LOSS</b>				
1. 1999 Accident Year	(0.021)		(0.010)	
2. 2000 Accident Year	(0.015)		N/A	
	(0.037)	(0.037)	(0.010)	(0.010)
		-1%		0%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	<b>4.37</b>	100%	<b>4.41</b>	100%



## 2003 PREMIUM RATE COMPONENTS

### RATE GROUP 328: FURNITURE PARTS AND FIXTURES

(CLASS D: MANUFACTURING)

Component	2003 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	2002 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	1.596		1.534	
2. Second Injury Enhancement Fund (SIEF)				
a. <i>minus</i> Relief	(0.255)		(0.225)	
b. <i>plus</i> Transfer Charge	0.354		0.309	
3. NET NEW CLAIMS COST	1.695	46%	1.618	44%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.502		0.484	
2. Legislative Obligations	0.092		0.105	
3. Accident Prevention	0.052		0.049	
4. TOTAL OVERHEAD EXPENSES	0.645		0.637	
a. <i>minus</i> Relief	0.000		0.000	
b. <i>plus</i> Transfer Charge	0.153		0.156	
5. NET OVERHEAD EXPENSES	0.798	22%	0.793	22%
<b>C. UNFUNDED LIABILITY</b>	1.188	33%	1.236	34%
<b>D. (GAIN)/LOSS</b>				
1. 1999 Accident Year	(0.017)		(0.009)	
2. 2000 Accident Year	(0.013)		N/A	
	(0.030)	-1%	(0.009)	0%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	<b>3.65</b>	100%	<b>3.64</b>	100%

## 2003 PREMIUM RATE COMPONENTS

### RATE GROUP 333: PRINTING, PLATEMAKING AND BINDING

(CLASS D: MANUFACTURING)

Component	2003 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	2002 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	0.672		0.615	
2. Second Injury Enhancement Fund (SIEF)				
a. <i>minus</i> Relief	(0.127)		(0.113)	
b. <i>plus</i> Transfer Charge	0.149		0.122	
3. NET NEW CLAIMS COST	0.695	0.695	0.624	0.624
		46%		44%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.317		0.297	
2. Legislative Obligations	0.056		0.064	
3. Accident Prevention	0.032		0.030	
4. TOTAL OVERHEAD EXPENSES	0.406		0.390	
a. <i>minus</i> Relief	(0.068)		(0.073)	
b. <i>plus</i> Transfer Charge	0.000		0.000	
5. NET OVERHEAD EXPENSES	0.338	0.338	0.317	0.317
		22%		22%
<b>C. UNFUNDED LIABILITY</b>		0.487		0.477
		32%		34%
<b>D. (GAIN)/LOSS</b>				
1. 1999 Accident Year	(0.007)		(0.003)	
2. 2000 Accident Year	(0.005)		N/A	
	(0.012)	(0.012)	(0.003)	(0.003)
		-1%		0%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	<b>1.51</b>	100%	<b>1.42</b>	100%

## 2003 PREMIUM RATE COMPONENTS

### RATE GROUP 335: PUBLISHING

(CLASS D: MANUFACTURING)

Component	2003 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	2002 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	0.272		0.237	
2. Second Injury Enhancement Fund (SIEF)				
a. <i>minus</i> Relief	(0.061)		(0.045)	
b. <i>plus</i> Transfer Charge	0.060		0.048	
3. NET NEW CLAIMS COST	0.272	45%	0.240	43%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.238		0.224	
2. Legislative Obligations	0.043		0.047	
3. Accident Prevention	0.024		0.022	
4. TOTAL OVERHEAD EXPENSES	0.306		0.295	
a. <i>minus</i> Relief	(0.162)		(0.162)	
b. <i>plus</i> Transfer Charge	0.000		0.000	
5. NET OVERHEAD EXPENSES	0.144	24%	0.133	24%
<b>C. UNFUNDED LIABILITY</b>	0.191	32%	0.184	33%
<b>D. (GAIN)/LOSS</b>				
1. 1999 Accident Year	(0.002)		(0.001)	
2. 2000 Accident Year	(0.002)		N/A	
	(0.004)	-1%	(0.001)	0%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	<b>0.60</b>	100%	<b>0.56</b>	100%

## 2003 PREMIUM RATE COMPONENTS

### RATE GROUP 338: FOLDING CARTONS

(CLASS D: MANUFACTURING)

Component	2003 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	2002 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	0.769		0.748	
2. Second Injury Enhancement Fund (SIEF)				
a. <i>minus</i> Relief	(0.145)		(0.161)	
b. <i>plus</i> Transfer Charge	0.170		0.149	
3. NET NEW CLAIMS COST	0.795	46%	0.736	44%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.335		0.318	
2. Legislative Obligations	0.060		0.066	
3. Accident Prevention	0.034		0.031	
4. TOTAL OVERHEAD EXPENSES	0.430		0.415	
a. <i>minus</i> Relief	(0.046)		(0.046)	
b. <i>plus</i> Transfer Charge	0.000		0.000	
5. NET OVERHEAD EXPENSES	0.384	22%	0.369	22%
<b>C. UNFUNDED LIABILITY</b>	0.557	32%	0.562	34%
<b>D. (GAIN)/LOSS</b>				
1. 1999 Accident Year	(0.008)		(0.004)	
2. 2000 Accident Year	(0.006)		N/A	
	(0.014)	-1%	(0.004)	0%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	<b>1.72</b>	100%	<b>1.66</b>	100%

## 2003 PREMIUM RATE COMPONENTS

### RATE GROUP 341: PAPER PRODUCTS

(CLASS D: MANUFACTURING)

Component	2003 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	2002 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	0.985		0.853	
2. Second Injury Enhancement Fund (SIEF)				
a. <i>minus</i> Relief	(0.177)		(0.160)	
b. <i>plus</i> Transfer Charge	0.218		0.171	
3. NET NEW CLAIMS COST	1.026	1.026	0.864	0.864
		46%		44%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.378		0.342	
2. Legislative Obligations	0.067		0.073	
3. Accident Prevention	0.039		0.034	
4. TOTAL OVERHEAD EXPENSES	0.486		0.450	
a. <i>minus</i> Relief	0.000		(0.018)	
b. <i>plus</i> Transfer Charge	0.005		0.000	
5. NET OVERHEAD EXPENSES	0.491	0.491	0.432	0.432
		22%		22%
<b>C. UNFUNDED LIABILITY</b>		0.719		0.660
		32%		34%
<b>D. (GAIN)/LOSS</b>				
1. 1999 Accident Year	(0.010)		(0.005)	
2. 2000 Accident Year	(0.008)		N/A	
	(0.018)	(0.018)	(0.005)	(0.005)
		-1%		0%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	2.22	100%	1.95	100%

## 2003 PREMIUM RATE COMPONENTS

### RATE GROUP 352: STEEL AND OTHER SMELTING AND REFINING INDUSTRIES

(CLASS D: MANUFACTURING)

Component	2003 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	2002 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	0.930		0.855	
2. Second Injury Enhancement Fund (SIEF)				
a. <i>minus</i> Relief	(0.203)		(0.212)	
b. <i>plus</i> Transfer Charge	0.206		0.172	
3. NET NEW CLAIMS COST	0.934	46%	0.815	44%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.361		0.333	
2. Legislative Obligations	0.065		0.071	
3. Accident Prevention	0.037		0.033	
4. TOTAL OVERHEAD EXPENSES	0.464		0.438	
a. <i>minus</i> Relief	(0.016)		(0.029)	
b. <i>plus</i> Transfer Charge	0.000		0.000	
5. NET OVERHEAD EXPENSES	0.448	22%	0.409	22%
<b>C. UNFUNDED LIABILITY</b>				
		32%		34%
<b>D. (GAIN)/LOSS</b>				
1. 1999 Accident Year	(0.009)		(0.004)	
2. 2000 Accident Year	(0.007)		N/A	
	(0.017)	-1%	(0.004)	0%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	<b>2.02</b>	100%	<b>1.84</b>	100%

## 2003 PREMIUM RATE COMPONENTS

### RATE GROUP 358: FOUNDRIES

(CLASS D: MANUFACTURING)

Component	2003 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	2002 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	2.064		2.258	
2. Second Injury Enhancement Fund (SIEF)				
a. <i>minus</i> Relief	(0.397)		(0.477)	
b. <i>plus</i> Transfer Charge	0.457		0.453	
3. NET NEW CLAIMS COST	2.125	46%	2.234	45%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.582		0.600	
2. Legislative Obligations	0.106		0.129	
3. Accident Prevention	0.061		0.061	
4. TOTAL OVERHEAD EXPENSES	0.749		0.790	
a. <i>minus</i> Relief	0.000		0.000	
b. <i>plus</i> Transfer Charge	0.247		0.299	
5. NET OVERHEAD EXPENSES	0.996	22%	1.089	22%
<b>C. UNFUNDED LIABILITY</b>	1.488	33%	1.708	34%
<b>D. (GAIN)/LOSS</b>				
1. 1999 Accident Year	(0.022)		(0.012)	
2. 2000 Accident Year	(0.016)		N/A	
	(0.038)	-1%	(0.012)	0%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	<b>4.57</b>	100%	<b>5.02</b>	100%

## 2003 PREMIUM RATE COMPONENTS

### RATE GROUP 361: NON-FERROUS METAL INDUSTRIES

(CLASS D: MANUFACTURING)

Component	2003 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	2002 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	1.109		1.056	
2. Second Injury Enhancement Fund (SIEF)				
a. <i>minus</i> Relief	(0.181)		(0.198)	
b. <i>plus</i> Transfer Charge	0.246		0.213	
3. NET NEW CLAIMS COST	1.175	46%	1.071	44%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.406		0.381	
2. Legislative Obligations	0.073		0.081	
3. Accident Prevention	0.042		0.038	
4. TOTAL OVERHEAD EXPENSES	0.522		0.501	
a. <i>minus</i> Relief	0.000		0.000	
b. <i>plus</i> Transfer Charge	0.037		0.030	
5. NET OVERHEAD EXPENSES	0.559	22%	0.531	22%
<b>C. UNFUNDED LIABILITY</b>	0.823	32%	0.818	34%
<b>D. (GAIN)/LOSS</b>				
1. 1999 Accident Year	(0.012)		(0.006)	
2. 2000 Accident Year	(0.009)		N/A	
	(0.021)	-1%	(0.006)	0%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	<b>2.54</b>	100%	<b>2.41</b>	100%



## 2003 PREMIUM RATE COMPONENTS

### RATE GROUP 370: METAL TANKS

(CLASS D: MANUFACTURING)

Component	2003 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	2002 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	1.981		1.756	
2. Second Injury Enhancement Fund (SIEF)				
a. <i>minus</i> Relief	(0.355)		(0.299)	
b. <i>plus</i> Transfer Charge	0.439		0.353	
3. NET NEW CLAIMS COST	2.065	47%	1.810	44%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.571		0.520	
2. Legislative Obligations	0.104		0.112	
3. Accident Prevention	0.059		0.053	
4. TOTAL OVERHEAD EXPENSES	0.734		0.685	
a. <i>minus</i> Relief	0.000		0.000	
b. <i>plus</i> Transfer Charge	0.234		0.201	
5. NET OVERHEAD EXPENSES	0.968	22%	0.886	22%
<b>C. UNFUNDED LIABILITY</b>				
	1.447	33%	1.383	34%
<b>D. (GAIN)/LOSS</b>				
1. 1999 Accident Year	(0.021)		(0.010)	
2. 2000 Accident Year	(0.016)		N/A	
	(0.037)	-1%	(0.010)	0%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	<b>4.44</b>	100%	<b>4.07</b>	100%

## 2003 PREMIUM RATE COMPONENTS

### RATE GROUP 374: DOORS AND WINDOWS

(CLASS D: MANUFACTURING)

Component	2003 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	2002 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	1.630		1.574	
2. Second Injury Enhancement Fund (SIEF)				
a. <i>minus</i> Relief	(0.286)		(0.297)	
b. <i>plus</i> Transfer Charge	0.361		0.316	
3. NET NEW CLAIMS COST	1.707	47%	1.593	44%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.504		0.479	
2. Legislative Obligations	0.092		0.104	
3. Accident Prevention	0.052		0.049	
4. TOTAL OVERHEAD EXPENSES	0.648		0.631	
a. <i>minus</i> Relief	0.000		0.000	
b. <i>plus</i> Transfer Charge	0.155		0.151	
5. NET OVERHEAD EXPENSES	0.803	22%	0.782	22%
<b>C. UNFUNDED LIABILITY</b>				
		33%		34%
<b>D. (GAIN)/LOSS</b>				
1. 1999 Accident Year	(0.017)		(0.008)	
2. 2000 Accident Year	(0.013)		N/A	
	(0.031)	-1%	(0.008)	0%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	<b>3.67</b>	100%	<b>3.59</b>	100%

## 2003 PREMIUM RATE COMPONENTS

### RATE GROUP 375: STRUCTURAL AND ARCHITECTURAL PRODUCTS

(CLASS D: MANUFACTURING)

Component	2003 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	2002 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	1.948		2.104	
2. Second Injury Enhancement Fund (SIEF)				
a. <i>minus</i> Relief	(0.382)		(0.439)	
b. <i>plus</i> Transfer Charge	0.432		0.422	
3. NET NEW CLAIMS COST	1.998	46%	2.087	44%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.558		0.572	
2. Legislative Obligations	0.101		0.123	
3. Accident Prevention	0.058		0.058	
4. TOTAL OVERHEAD EXPENSES	0.718		0.754	
a. <i>minus</i> Relief	0.000		0.000	
b. <i>plus</i> Transfer Charge	0.219		0.265	
5. NET OVERHEAD EXPENSES	0.937	22%	1.019	22%
<b>C. UNFUNDED LIABILITY</b>	1.399	33%	1.595	34%
<b>D. (GAIN)/LOSS</b>				
1. 1999 Accident Year	(0.020)		(0.011)	
2. 2000 Accident Year	(0.015)		N/A	
	(0.036)	-1%	(0.011)	0%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	<b>4.30</b>	100%	<b>4.69</b>	100%

## 2003 PREMIUM RATE COMPONENTS

### RATE GROUP 377: COATING OF METAL PRODUCTS

(CLASS D: MANUFACTURING)

Component	2003 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	2002 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	1.739		1.529	
2. Second Injury Enhancement Fund (SIEF)				
a. <i>minus</i> Relief	(0.297)		(0.261)	
b. <i>plus</i> Transfer Charge	0.385		0.307	
3. NET NEW CLAIMS COST	1.828	46%	1.575	44%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.527		0.476	
2. Legislative Obligations	0.096		0.102	
3. Accident Prevention	0.055		0.048	
4. TOTAL OVERHEAD EXPENSES	0.679		0.627	
a. <i>minus</i> Relief	0.000		0.000	
b. <i>plus</i> Transfer Charge	0.181		0.146	
5. NET OVERHEAD EXPENSES	0.860	22%	0.773	22%
<b>C. UNFUNDED LIABILITY</b>	1.280	32%	1.204	34%
<b>D. (GAIN)/LOSS</b>				
1. 1999 Accident Year	(0.018)		(0.008)	
2. 2000 Accident Year	(0.014)		N/A	
	(0.033)	-1%	(0.008)	0%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	<b>3.94</b>	100%	<b>3.54</b>	100%

## 2003 PREMIUM RATE COMPONENTS

### RATE GROUP 379: HARDWARE, TOOLS AND CUTLERY

(CLASS D: MANUFACTURING)

Component	2003		2002	
	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	1.187		0.931	
2. Second Injury Enhancement Fund (SIEF)				
a. <i>minus</i> Relief	(0.398)		(0.164)	
b. <i>plus</i> Transfer Charge	0.263		0.188	
3. NET NEW CLAIMS COST	1.053	1.053	0.955	0.955
		46%		44%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.383		0.359	
2. Legislative Obligations	0.069		0.077	
3. Accident Prevention	0.039		0.036	
4. TOTAL OVERHEAD EXPENSES	0.493		0.472	
a. <i>minus</i> Relief	0.000		0.000	
b. <i>plus</i> Transfer Charge	0.010		0.003	
5. NET OVERHEAD EXPENSES	0.503	0.503	0.475	0.475
		22%		22%
<b>C. UNFUNDED LIABILITY</b>		0.738		0.729
				34%
<b>D. (GAIN)/LOSS</b>				
1. 1999 Accident Year	(0.010)		(0.005)	
2. 2000 Accident Year	(0.008)		N/A	
	(0.019)	(0.019)	(0.005)	(0.005)
		-1%		0%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	<b>2.28</b>		<b>2.15</b>	
		100%		100%

## 2003 PREMIUM RATE COMPONENTS

### RATE GROUP 382: METAL DIES, MOULDS AND PATTERNS

(CLASS D: MANUFACTURING)

Component	2003 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	2002 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	0.721		0.782	
2. Second Injury Enhancement Fund (SIEF)				
a. <i>minus</i> Relief	(0.127)		(0.139)	
b. <i>plus</i> Transfer Charge	0.160		0.157	
3. NET NEW CLAIMS COST	0.754	46%	0.800	44%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.328		0.330	
2. Legislative Obligations	0.058		0.071	
3. Accident Prevention	0.034		0.033	
4. TOTAL OVERHEAD EXPENSES	0.421		0.434	
a. <i>minus</i> Relief	(0.055)		(0.033)	
b. <i>plus</i> Transfer Charge	0.000		0.000	
5. NET OVERHEAD EXPENSES	0.366	22%	0.401	22%
<b>C. UNFUNDED LIABILITY</b>	0.529	32%	0.611	34%
<b>D. (GAIN)/LOSS</b>				
1. 1999 Accident Year	(0.007)		(0.004)	
2. 2000 Accident Year	(0.005)		N/A	
	(0.013)	-1%	(0.004)	0%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	<b>1.64</b>	100%	<b>1.81</b>	100%

## 2003 PREMIUM RATE COMPONENTS

### RATE GROUP 383: HEATING, REFRIGERATION AND AIR CONDITIONING EQUIPMENT

(CLASS D: MANUFACTURING)

Component	2003 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	2002 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	1.019		1.133	
2. Second Injury Enhancement Fund (SIEF)				
a. <i>minus</i> Relief	(0.187)		(0.229)	
b. <i>plus</i> Transfer Charge	0.226		0.227	
3. NET NEW CLAIMS COST	1.058	1.058	1.131	1.131
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.384		0.392	
2. Legislative Obligations	0.069		0.084	
3. Accident Prevention	0.040		0.040	
4. TOTAL OVERHEAD EXPENSES	0.495		0.516	
a. <i>minus</i> Relief	0.000		0.000	
b. <i>plus</i> Transfer Charge	0.011		0.044	
5. NET OVERHEAD EXPENSES	0.506	0.506	0.560	0.560
<b>C. UNFUNDED LIABILITY</b>				
		0.741		0.864
<b>D. (GAIN)/LOSS</b>				
1. 1999 Accident Year	(0.010)		(0.006)	
2. 2000 Accident Year	(0.008)		N/A	
	(0.019)	(0.019)	(0.006)	(0.006)
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	<b>2.29</b>	100%	<b>2.55</b>	100%

## 2003 PREMIUM RATE COMPONENTS

### RATE GROUP 385: MACHINE SHOPS

(CLASS D: MANUFACTURING)

Component	2003 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	2002 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	1.072		1.107	
2. Second Injury Enhancement Fund (SIEF)				
a. <i>minus</i> Relief	(0.198)		(0.208)	
b. <i>plus</i> Transfer Charge	0.238		0.223	
3. NET NEW CLAIMS COST	1.112	46%	1.122	44%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.394		0.391	
2. Legislative Obligations	0.071		0.083	
3. Accident Prevention	0.041		0.039	
4. TOTAL OVERHEAD EXPENSES	0.508		0.514	
a. <i>minus</i> Relief	0.000		0.000	
b. <i>plus</i> Transfer Charge	0.023		0.042	
5. NET OVERHEAD EXPENSES	0.531	22%	0.556	22%
<b>C. UNFUNDED LIABILITY</b>	0.779	32%	0.857	34%
<b>D. (GAIN)/LOSS</b>				
1. 1999 Accident Year	(0.011)		(0.006)	
2. 2000 Accident Year	(0.008)		N/A	
	(0.020)	-1%	(0.006)	0%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	<b>2.40</b>	100%	<b>2.53</b>	100%



## 2003 PREMIUM RATE COMPONENTS

### RATE GROUP 387: OTHER METAL FABRICATING INDUSTRIES

(CLASS D: MANUFACTURING)

Component	2003 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	2002 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	1.479		1.495	
2. Second Injury Enhancement Fund (SIEF)				
a. <i>minus</i> Relief	(0.293)		(0.302)	
b. <i>plus</i> Transfer Charge	0.328		0.300	
3. NET NEW CLAIMS COST	1.514	46%	1.493	44%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.469		0.460	
2. Legislative Obligations	0.086		0.099	
3. Accident Prevention	0.049		0.047	
4. TOTAL OVERHEAD EXPENSES	0.603		0.606	
a. <i>minus</i> Relief	0.000		0.000	
b. <i>plus</i> Transfer Charge	0.112		0.127	
5. NET OVERHEAD EXPENSES	0.715	22%	0.733	22%
<b>C. UNFUNDED LIABILITY</b>	1.060	33%	1.141	34%
<b>D. (GAIN)/LOSS</b>				
1. 1999 Accident Year	(0.015)		(0.008)	
2. 2000 Accident Year	(0.011)		N/A	
	(0.027)	-1%	(0.008)	0%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	<b>3.26</b>	100%	<b>3.36</b>	100%

## 2003 PREMIUM RATE COMPONENTS

### RATE GROUP 389: METAL CLOSURES AND CONTAINERS

(CLASS D: MANUFACTURING)

Component	2003 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	2002 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	1.310		1.182	
2. Second Injury Enhancement Fund (SIEF)				
a. <i>minus</i> Relief	(0.267)		(0.241)	
b. <i>plus</i> Transfer Charge	0.290		0.237	
3. NET NEW CLAIMS COST	1.334	46%	1.178	44%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.435		0.401	
2. Legislative Obligations	0.079		0.087	
3. Accident Prevention	0.045		0.041	
4. TOTAL OVERHEAD EXPENSES	0.560		0.528	
a. <i>minus</i> Relief	0.000		0.000	
b. <i>plus</i> Transfer Charge	0.072		0.055	
5. NET OVERHEAD EXPENSES	0.632	22%	0.583	22%
<b>C. UNFUNDED LIABILITY</b>	0.934	32%	0.900	34%
<b>D. (GAIN)/LOSS</b>				
1. 1999 Accident Year	(0.013)		(0.006)	
2. 2000 Accident Year	(0.010)		N/A	
	(0.024)	-1%	(0.006)	0%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	<b>2.88</b>	100%	<b>2.66</b>	100%

## 2003 PREMIUM RATE COMPONENTS

### RATE GROUP 390: OTHER STAMPED AND PRESSED METAL PRODUCTS \*

(CLASS D: MANUFACTURING)

Component	2003 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	2002 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	1.185		1.109	
2. Second Injury Enhancement Fund (SIEF)				
a. <i>minus</i> Relief	(0.231)		(0.227)	
b. <i>plus</i> Transfer Charge	0.263		0.222	
3. NET NEW CLAIMS COST	1.218	46%	1.104	44%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.414		0.387	
2. Legislative Obligations	0.074		0.082	
3. Accident Prevention	0.043		0.039	
4. TOTAL OVERHEAD EXPENSES	0.532		0.509	
a. <i>minus</i> Relief	0.000		0.000	
b. <i>plus</i> Transfer Charge	0.047		0.037	
5. NET OVERHEAD EXPENSES	0.579	22%	0.546	22%
<b>C. UNFUNDED LIABILITY</b>	0.853	32%	0.844	34%
<b>D. (GAIN)/LOSS</b>				
1. 1999 Accident Year	(0.012)		(0.006)	
2. 2000 Accident Year	(0.009)		N/A	
	(0.022)	-1%	(0.006)	0%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	<b>2.63</b>	100%	<b>2.49</b>	100%

\* Experience for rate groups 390, 419, 421, 424 and 425 has been combined in order to determine a common 2003 premium rate.

## 2003 PREMIUM RATE COMPONENTS

### RATE GROUP 393: WIRE PRODUCTS

(CLASS D: MANUFACTURING)

Component	2003 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	2002 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	1.113		1.195	
2. Second Injury Enhancement Fund (SIEF)				
a. <i>minus</i> Relief	(0.217)		(0.250)	
b. <i>plus</i> Transfer Charge	0.247		0.240	
3. NET NEW CLAIMS COST	1.143	46%	1.185	44%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.400		0.402	
2. Legislative Obligations	0.072		0.087	
3. Accident Prevention	0.041		0.041	
4. TOTAL OVERHEAD EXPENSES	0.513		0.530	
a. <i>minus</i> Relief	0.000		0.000	
b. <i>plus</i> Transfer Charge	0.031		0.056	
5. NET OVERHEAD EXPENSES	0.544	22%	0.586	22%
<b>C. UNFUNDED LIABILITY</b>				
	0.801	32%	0.906	34%
<b>D. (GAIN)/LOSS</b>				
1. 1999 Accident Year	(0.011)		(0.006)	
2. 2000 Accident Year	(0.008)		N/A	
	(0.020)	-1%	(0.006)	0%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	<b>2.47</b>	100%	<b>2.67</b>	100%

## 2003 PREMIUM RATE COMPONENTS

### RATE GROUP 402: MAJOR APPLIANCES AND TRANSMISSION EQUIPMENT

(CLASS D: MANUFACTURING)

Component	2003 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	2002 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	0.901		0.820	
2. Second Injury Enhancement Fund (SIEF)				
a. <i>minus</i> Relief	(0.171)		(0.157)	
b. <i>plus</i> Transfer Charge	0.200		0.164	
3. NET NEW CLAIMS COST	0.929	0.929	0.827	0.827
		46%		44%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.360		0.335	
2. Legislative Obligations	0.065		0.071	
3. Accident Prevention	0.037		0.034	
4. TOTAL OVERHEAD EXPENSES	0.463		0.441	
a. <i>minus</i> Relief	(0.017)		(0.026)	
b. <i>plus</i> Transfer Charge	0.000		0.000	
5. NET OVERHEAD EXPENSES	0.446	0.446	0.415	0.415
		22%		22%
<b>C. UNFUNDED LIABILITY</b>		0.651		0.632
		32%		34%
<b>D. (GAIN)/LOSS</b>				
1. 1999 Accident Year	(0.009)		(0.004)	
2. 2000 Accident Year	(0.007)		N/A	
	(0.016)	(0.016)	(0.004)	(0.004)
		-1%		0%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	<b>2.01</b>	100%	<b>1.87</b>	100%

## 2003 PREMIUM RATE COMPONENTS

### RATE GROUP 403: OTHER MACHINERY AND EQUIPMENT

(CLASS D: MANUFACTURING)

Component	2003 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	2002 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	0.703		0.635	
2. Second Injury Enhancement Fund (SIEF)				
a. <i>minus</i> Relief	(0.136)		(0.128)	
b. <i>plus</i> Transfer Charge	0.156		0.127	
3. NET NEW CLAIMS COST	0.723	46%	0.634	44%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.322		0.299	
2. Legislative Obligations	0.058		0.064	
3. Accident Prevention	0.033		0.030	
4. TOTAL OVERHEAD EXPENSES	0.413		0.393	
a. <i>minus</i> Relief	(0.062)		(0.071)	
b. <i>plus</i> Transfer Charge	0.000		0.000	
5. NET OVERHEAD EXPENSES	0.351	22%	0.322	22%
<b>C. UNFUNDED LIABILITY</b>	0.506	32%	0.485	34%
<b>D. (GAIN)/LOSS</b>				
1. 1999 Accident Year	(0.007)		(0.003)	
2. 2000 Accident Year	(0.005)		N/A	
	(0.013)	-1%	(0.003)	0%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	<b>1.57</b>	<b>100%</b>	<b>1.44</b>	<b>100%</b>

## 2003 PREMIUM RATE COMPONENTS

### RATE GROUP 406: ELEVATORS AND ESCALATORS

(CLASS D: MANUFACTURING)

Component	2003 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	2002 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	1.376		1.452	
2. Second Injury Enhancement Fund (SIEF)				
a. <i>minus</i> Relief	(0.319)		(0.339)	
b. <i>plus</i> Transfer Charge	0.305		0.291	
3. NET NEW CLAIMS COST	1.362	46%	1.404	44%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.440		0.444	
2. Legislative Obligations	0.080		0.096	
3. Accident Prevention	0.046		0.045	
4. TOTAL OVERHEAD EXPENSES	0.567		0.584	
a. <i>minus</i> Relief	0.000		0.000	
b. <i>plus</i> Transfer Charge	0.079		0.107	
5. NET OVERHEAD EXPENSES	0.646	22%	0.691	22%
<b>C. UNFUNDED LIABILITY</b>	0.954	32%	1.073	34%
<b>D. (GAIN)/LOSS</b>				
1. 1999 Accident Year	(0.014)		(0.007)	
2. 2000 Accident Year	(0.010)		N/A	
	(0.024)	-1%	(0.007)	0%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	<b>2.94</b>	100%	<b>3.16</b>	100%

## 2003 PREMIUM RATE COMPONENTS

### RATE GROUP 408: BOILERS, PUMPS AND FANS

(CLASS D: MANUFACTURING)

Component	2003 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	2002 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	1.018		0.913	
2. Second Injury Enhancement Fund (SIEF)				
a. <i>minus</i> Relief	(0.216)		(0.197)	
b. <i>plus</i> Transfer Charge	0.226		0.184	
3. NET NEW CLAIMS COST	1.029	1.029	0.900	0.900
		46%		44%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.379		0.349	
2. Legislative Obligations	0.067		0.074	
3. Accident Prevention	0.039		0.035	
4. TOTAL OVERHEAD EXPENSES	0.487		0.459	
a. <i>minus</i> Relief	0.000		(0.010)	
b. <i>plus</i> Transfer Charge	0.005		0.000	
5. NET OVERHEAD EXPENSES	0.492	0.492	0.449	0.449
		22%		22%
<b>C. UNFUNDED LIABILITY</b>		0.721		0.687
		32%		34%
<b>D. (GAIN)/LOSS</b>				
1. 1999 Accident Year	(0.010)		(0.005)	
2. 2000 Accident Year	(0.008)		N/A	
	(0.018)	(0.018)	(0.005)	(0.005)
		-1%		0%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	2.22	100%	2.03	100%



## 2003 PREMIUM RATE COMPONENTS

### RATE GROUP 411: AGRICULTURAL, CONSTRUCTION AND MINING MACHINERY

(CLASS D: MANUFACTURING)

Component	2003 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	2002 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	1.527		1.481	
2. Second Injury Enhancement Fund (SIEF)				
a. <i>minus</i> Relief	(0.342)		(0.320)	
b. <i>plus</i> Transfer Charge	0.338		0.298	
3. NET NEW CLAIMS COST	1.524	46%	1.459	44%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.470		0.454	
2. Legislative Obligations	0.086		0.098	
3. Accident Prevention	0.049		0.046	
4. TOTAL OVERHEAD EXPENSES	0.605		0.598	
a. <i>minus</i> Relief	0.000		0.000	
b. <i>plus</i> Transfer Charge	0.115		0.119	
5. NET OVERHEAD EXPENSES	0.720	22%	0.717	22%
<b>C. UNFUNDED LIABILITY</b>				
	1.068	32%	1.115	34%
<b>D. (GAIN)/LOSS</b>				
1. 1999 Accident Year	(0.015)		(0.008)	
2. 2000 Accident Year	(0.011)		N/A	
	(0.027)	-1%	(0.008)	0%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	<b>3.29</b>	100%	<b>3.28</b>	100%

## 2003 PREMIUM RATE COMPONENTS

### RATE GROUP 417: AIRCRAFT MANUFACTURING

(CLASS D: MANUFACTURING)

Component	2003 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	2002 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	0.487		0.490	
2. Second Injury Enhancement Fund (SIEF)				
a. <i>minus</i> Relief	(0.132)		(0.123)	
b. <i>plus</i> Transfer Charge	0.108		0.098	
3. NET NEW CLAIMS COST	0.463	46%	0.465	44%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.274		0.267	
2. Legislative Obligations	0.050		0.056	
3. Accident Prevention	0.028		0.026	
4. TOTAL OVERHEAD EXPENSES	0.352		0.351	
a. <i>minus</i> Relief	(0.120)		(0.110)	
b. <i>plus</i> Transfer Charge	0.000		0.000	
5. NET OVERHEAD EXPENSES	0.232	23%	0.241	23%
<b>C. UNFUNDED LIABILITY</b>	0.325	32%	0.356	34%
<b>D. (GAIN)/LOSS</b>				
1. 1999 Accident Year	(0.004)		(0.002)	
2. 2000 Accident Year	(0.003)		N/A	
	(0.008)	-1%	(0.002)	0%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	<b>1.01</b>	<b>100%</b>	<b>1.06</b>	<b>100%</b>

## 2003 PREMIUM RATE COMPONENTS

### RATE GROUP 419: MOTOR VEHICLE ASSEMBLY \*

(CLASS D: MANUFACTURING)

Component	2003 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	2002 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	1.185		1.109	
2. Second Injury Enhancement Fund (SIEF)				
a. <i>minus</i> Relief	(0.231)		(0.227)	
b. <i>plus</i> Transfer Charge	0.263		0.222	
3. NET NEW CLAIMS COST	1.218	46%	1.104	44%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.414		0.387	
2. Legislative Obligations	0.074		0.082	
3. Accident Prevention	0.043		0.039	
4. TOTAL OVERHEAD EXPENSES	0.532		0.509	
a. <i>minus</i> Relief	0.000		0.000	
b. <i>plus</i> Transfer Charge	0.047		0.037	
5. NET OVERHEAD EXPENSES	0.579	22%	0.546	22%
<b>C. UNFUNDED LIABILITY</b>	0.853	32%	0.844	34%
<b>D. (GAIN)/LOSS</b>				
1. 1999 Accident Year	(0.012)		(0.006)	
2. 2000 Accident Year	(0.009)		N/A	
	(0.022)	-1%	(0.006)	0%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	<b>2.63</b>	100%	<b>2.49</b>	100%

\* Experience for rate groups 390, 419, 421, 424 and 425 has been combined in order to determine a common 2003 premium rate.

## 2003 PREMIUM RATE COMPONENTS

### RATE GROUP 420: MOTOR VEHICLE ENGINE MANUFACTURING

(CLASS D: MANUFACTURING)

Component	2003 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	2002 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	0.679		0.601	
2. Second Injury Enhancement Fund (SIEF)				
a. <i>minus</i> Relief	(0.152)		(0.131)	
b. <i>plus</i> Transfer Charge	0.150		0.121	
3. NET NEW CLAIMS COST	0.678	46%	0.591	44%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.314		0.291	
2. Legislative Obligations	0.056		0.062	
3. Accident Prevention	0.032		0.029	
4. TOTAL OVERHEAD EXPENSES	0.403		0.382	
a. <i>minus</i> Relief	(0.072)		(0.081)	
b. <i>plus</i> Transfer Charge	0.000		0.000	
5. NET OVERHEAD EXPENSES	0.331	23%	0.301	22%
<b>C. UNFUNDED LIABILITY</b>	0.475	32%	0.451	34%
<b>D. (GAIN)/LOSS</b>				
1. 1999 Accident Year	(0.007)		(0.003)	
2. 2000 Accident Year	(0.005)		N/A	
	(0.012)	-1%	(0.003)	0%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	<b>1.47</b>	100%	<b>1.34</b>	100%

## 2003 PREMIUM RATE COMPONENTS

### RATE GROUP 421: OTHER MOTOR VEHICLE PARTS AND EQUIPMENT \*

(CLASS D: MANUFACTURING)

Component	2003 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	2002 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	1.185		1.109	
2. Second Injury Enhancement Fund (SIEF)				
a. <i>minus</i> Relief	(0.231)		(0.227)	
b. <i>plus</i> Transfer Charge	0.263		0.222	
3. NET NEW CLAIMS COST	1.218	46%	1.104	44%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.414		0.387	
2. Legislative Obligations	0.074		0.082	
3. Accident Prevention	0.043		0.039	
4. TOTAL OVERHEAD EXPENSES	0.532		0.509	
a. <i>minus</i> Relief	0.000		0.000	
b. <i>plus</i> Transfer Charge	0.047		0.037	
5. NET OVERHEAD EXPENSES	0.579	22%	0.546	22%
<b>C. UNFUNDED LIABILITY</b>	0.853	32%	0.844	34%
<b>D. (GAIN)/LOSS</b>				
1. 1999 Accident Year	(0.012)		(0.006)	
2. 2000 Accident Year	(0.009)		N/A	
	(0.022)	-1%	(0.006)	0%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	<b>2.63</b>	100%	<b>2.49</b>	100%

\* Experience for rate groups 390, 419, 421, 424 and 425 has been combined in order to determine a common 2003 premium rate.

## 2003 PREMIUM RATE COMPONENTS

### RATE GROUP 424: MOTOR VEHICLE STAMPINGS \*

(CLASS D: MANUFACTURING)

Component	2003 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	2002 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	1.185		1.109	
2. Second Injury Enhancement Fund (SIEF)				
a. <i>minus</i> Relief	(0.231)		(0.227)	
b. <i>plus</i> Transfer Charge	0.263		0.222	
3. NET NEW CLAIMS COST	1.218	46%	1.104	44%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.414		0.387	
2. Legislative Obligations	0.074		0.082	
3. Accident Prevention	0.043		0.039	
4. TOTAL OVERHEAD EXPENSES	0.532		0.509	
a. <i>minus</i> Relief	0.000		0.000	
b. <i>plus</i> Transfer Charge	0.047		0.037	
5. NET OVERHEAD EXPENSES	0.579	22%	0.546	22%
<b>C. UNFUNDED LIABILITY</b>	0.853	32%	0.844	34%
<b>D. (GAIN)/LOSS</b>				
1. 1999 Accident Year	(0.012)		(0.006)	
2. 2000 Accident Year	(0.009)		N/A	
	(0.022)	-1%	(0.006)	0%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	<b>2.63</b>	100%	<b>2.49</b>	100%

\* Experience for rate groups 390, 419, 421, 424 and 425 has been combined in order to determine a common 2003 premium rate.

## 2003 PREMIUM RATE COMPONENTS

### RATE GROUP 425: MOTOR VEHICLE WHEELS AND BRAKES \*

(CLASS D: MANUFACTURING)

Component	2003 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	2002 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	1.185		1.109	
2. Second Injury Enhancement Fund (SIEF)				
a. <i>minus</i> Relief	(0.231)		(0.227)	
b. <i>plus</i> Transfer Charge	0.263		0.222	
3. NET NEW CLAIMS COST	1.218	46%	1.104	44%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.414		0.387	
2. Legislative Obligations	0.074		0.082	
3. Accident Prevention	0.043		0.039	
4. TOTAL OVERHEAD EXPENSES	0.532		0.509	
a. <i>minus</i> Relief	0.000		0.000	
b. <i>plus</i> Transfer Charge	0.047		0.037	
5. NET OVERHEAD EXPENSES	0.579	22%	0.546	22%
<b>C. UNFUNDED LIABILITY</b>	0.853	32%	0.844	34%
<b>D. (GAIN)/LOSS</b>				
1. 1999 Accident Year	(0.012)		(0.006)	
2. 2000 Accident Year	(0.009)		N/A	
	(0.022)	-1%	(0.006)	0%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	<b>2.63</b>	100%	<b>2.49</b>	100%

\* Experience for rate groups 390, 419, 421, 424 and 425 has been combined in order to determine a common 2003 premium rate.

## 2003 PREMIUM RATE COMPONENTS

### RATE GROUP 428: MOTOR VEHICLE FABRIC ACCESSORIES

(CLASS D: MANUFACTURING)

Component	2003 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	2002 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	1.110		1.125	
2. Second Injury Enhancement Fund (SIEF)				
a. <i>minus</i> Relief	(0.201)		(0.228)	
b. <i>plus</i> Transfer Charge	0.246		0.226	
3. NET NEW CLAIMS COST	1.156	46%	1.123	44%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.402		0.391	
2. Legislative Obligations	0.073		0.083	
3. Accident Prevention	0.041		0.039	
4. TOTAL OVERHEAD EXPENSES	0.517		0.514	
a. <i>minus</i> Relief	0.000		0.000	
b. <i>plus</i> Transfer Charge	0.033		0.042	
5. NET OVERHEAD EXPENSES	0.550	22%	0.556	22%
<b>C. UNFUNDED LIABILITY</b>	0.810	32%	0.858	34%
<b>D. (GAIN)/LOSS</b>				
1. 1999 Accident Year	(0.012)		(0.006)	
2. 2000 Accident Year	(0.009)		N/A	
	(0.021)	-1%	(0.006)	0%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	<b>2.50</b>	<b>100%</b>	<b>2.53</b>	<b>100%</b>



## 2003 PREMIUM RATE COMPONENTS

### RATE GROUP 432: TRUCKS, BUSES AND TRAILERS

(CLASS D: MANUFACTURING)

Component	2003 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	2002 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	1.492		1.315	
2. Second Injury Enhancement Fund (SIEF)				
a. <i>minus</i> Relief	(0.348)		(0.247)	
b. <i>plus</i> Transfer Charge	0.331		0.264	
3. NET NEW CLAIMS COST	1.475	46%	1.332	44%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.461		0.430	
2. Legislative Obligations	0.086		0.093	
3. Accident Prevention	0.048		0.044	
4. TOTAL OVERHEAD EXPENSES	0.594		0.566	
a. <i>minus</i> Relief	0.000		0.000	
b. <i>plus</i> Transfer Charge	0.103		0.090	
5. NET OVERHEAD EXPENSES	0.697	22%	0.656	22%
<b>C. UNFUNDED LIABILITY</b>	1.033	32%	1.018	34%
<b>D. (GAIN)/LOSS</b>				
1. 1999 Accident Year	(0.015)		(0.007)	
2. 2000 Accident Year	(0.011)		N/A	
	(0.026)	-1%	(0.007)	0%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	<b>3.18</b>	100%	<b>3.00</b>	100%

## 2003 PREMIUM RATE COMPONENTS

### RATE GROUP 442: RAILROAD ROLLING STOCK

(CLASS D: MANUFACTURING)

Component	2003 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	2002 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	1.183		1.276	
2. Second Injury Enhancement Fund (SIEF)				
a. <i>minus</i> Relief	(0.289)		(0.260)	
b. <i>plus</i> Transfer Charge	0.262		0.257	
3. NET NEW CLAIMS COST	1.156	46%	1.273	44%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.402		0.419	
2. Legislative Obligations	0.073		0.091	
3. Accident Prevention	0.042		0.042	
4. TOTAL OVERHEAD EXPENSES	0.518		0.551	
a. <i>minus</i> Relief	0.000		0.000	
b. <i>plus</i> Transfer Charge	0.033		0.077	
5. NET OVERHEAD EXPENSES	0.551	22%	0.628	22%
<b>C. UNFUNDED LIABILITY</b>	0.810	32%	0.973	34%
<b>D. (GAIN)/LOSS</b>				
1. 1999 Accident Year	(0.012)		(0.007)	
2. 2000 Accident Year	(0.009)		N/A	
	(0.021)	-1%	(0.007)	0%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	<b>2.50</b>	100%	<b>2.87</b>	100%

## 2003 PREMIUM RATE COMPONENTS

### RATE GROUP 460: LIGHTING AND SMALL ELECTRICAL APPLIANCES

(CLASS D: MANUFACTURING)

Component	2003 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	2002 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	0.901		0.999	
2. Second Injury Enhancement Fund (SIEF)				
a. <i>minus</i> Relief	(0.160)		(0.169)	
b. <i>plus</i> Transfer Charge	0.200		0.200	
3. NET NEW CLAIMS COST	0.941	46%	1.030	44%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.362		0.373	
2. Legislative Obligations	0.065		0.078	
3. Accident Prevention	0.037		0.038	
4. TOTAL OVERHEAD EXPENSES	0.465		0.491	
a. <i>minus</i> Relief	(0.014)		0.000	
b. <i>plus</i> Transfer Charge	0.000		0.020	
5. NET OVERHEAD EXPENSES	0.451	22%	0.511	22%
<b>C. UNFUNDED LIABILITY</b>				
	0.659	32%	0.787	34%
<b>D. (GAIN)/LOSS</b>				
1. 1999 Accident Year	(0.009)		(0.005)	
2. 2000 Accident Year	(0.007)		N/A	
	(0.017)	-1%	(0.005)	0%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	<b>2.03</b>	100%	<b>2.32</b>	100%

## 2003 PREMIUM RATE COMPONENTS

### RATE GROUP 466: COMMUNICATION AND ENERGY WIRE PRODUCTS

(CLASS D: MANUFACTURING)

Component	2003 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	2002 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	0.974		0.932	
2. Second Injury Enhancement Fund (SIEF)				
a. <i>minus</i> Relief	(0.181)		(0.188)	
b. <i>plus</i> Transfer Charge	0.216		0.187	
3. NET NEW CLAIMS COST	1.010	1.010	0.931	0.931
		46%		44%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.375		0.355	
2. Legislative Obligations	0.067		0.074	
3. Accident Prevention	0.039		0.036	
4. TOTAL OVERHEAD EXPENSES	0.483		0.466	
a. <i>minus</i> Relief	0.000		(0.003)	
b. <i>plus</i> Transfer Charge	0.001		0.000	
5. NET OVERHEAD EXPENSES	0.484	0.484	0.463	0.463
		22%		22%
<b>C. UNFUNDED LIABILITY</b>				
		0.707		0.711
		32%		34%
<b>D. (GAIN)/LOSS</b>				
1. 1999 Accident Year	(0.010)		(0.005)	
2. 2000 Accident Year	(0.007)		N/A	
	(0.018)	(0.018)	(0.005)	(0.005)
		-1%		0%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	<b>2.18</b>	100%	<b>2.10</b>	100%

## 2003 PREMIUM RATE COMPONENTS

### RATE GROUP 468: ELECTRONIC EQUIPMENT & OTHER COMMUNICATION DEVICES

(CLASS D: MANUFACTURING)

Component	2003 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	2002 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	0.122		0.133	
2. Second Injury Enhancement Fund (SIEF)				
a. <i>minus</i> Relief	(0.020)		(0.024)	
b. <i>plus</i> Transfer Charge	0.027		0.026	
3. NET NEW CLAIMS COST	0.129	0.129	0.135	0.135
		43%		42%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.212		0.205	
2. Legislative Obligations	0.038		0.042	
3. Accident Prevention	0.021		0.020	
4. TOTAL OVERHEAD EXPENSES	0.271		0.269	
a. <i>minus</i> Relief	(0.193)		(0.186)	
b. <i>plus</i> Transfer Charge	0.000		0.000	
5. NET OVERHEAD EXPENSES	0.078	0.078	0.083	0.083
		26%		26%
<b>C. UNFUNDED LIABILITY</b>		0.091		0.103
		30%		32%
<b>D. (GAIN)/LOSS</b>				
1. 1999 Accident Year	(0.001)		(0.001)	
2. 2000 Accident Year	(0.001)		N/A	
	(0.002)	(0.002)	(0.001)	(0.001)
		-1%		0%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	<b>0.30</b>	100%	<b>0.32</b>	100%

## 2003 PREMIUM RATE COMPONENTS

### RATE GROUP 477: INDUSTRIAL ELECTRICAL EQUIPMENT

(CLASS D: MANUFACTURING)

Component	2003 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	2002 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	0.501		0.515	
2. Second Injury Enhancement Fund (SIEF)				
a. <i>minus</i> Relief	(0.115)		(0.097)	
b. <i>plus</i> Transfer Charge	0.111		0.103	
3. NET NEW CLAIMS COST	0.497	46%	0.521	44%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.280		0.277	
2. Legislative Obligations	0.051		0.060	
3. Accident Prevention	0.028		0.028	
4. TOTAL OVERHEAD EXPENSES	0.359		0.365	
a. <i>minus</i> Relief	(0.112)		(0.097)	
b. <i>plus</i> Transfer Charge	0.000		0.000	
5. NET OVERHEAD EXPENSES	0.247	23%	0.268	23%
<b>C. UNFUNDED LIABILITY</b>	0.348	32%	0.398	34%
<b>D. (GAIN)/LOSS</b>				
1. 1999 Accident Year	(0.005)		(0.003)	
2. 2000 Accident Year	(0.003)		N/A	
	(0.009)	-1%	(0.003)	0%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	<b>1.08</b>	100%	<b>1.18</b>	100%

## 2003 PREMIUM RATE COMPONENTS

### RATE GROUP 485: BRICKS, CERAMICS AND ABRASIVES

(CLASS D: MANUFACTURING)

Component	2003 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	2002 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	1.700		1.492	
2. Second Injury Enhancement Fund (SIEF)				
a. <i>minus</i> Relief	(0.366)		(0.286)	
b. <i>plus</i> Transfer Charge	0.377		0.299	
3. NET NEW CLAIMS COST	1.711	46%	1.505	44%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.505		0.462	
2. Legislative Obligations	0.092		0.100	
3. Accident Prevention	0.052		0.047	
4. TOTAL OVERHEAD EXPENSES	0.650		0.609	
a. <i>minus</i> Relief	0.000		0.000	
b. <i>plus</i> Transfer Charge	0.155		0.130	
5. NET OVERHEAD EXPENSES	0.805	22%	0.739	22%
<b>C. UNFUNDED LIABILITY</b>				
	1.198	33%	1.150	34%
<b>D. (GAIN)/LOSS</b>				
1. 1999 Accident Year	(0.017)		(0.008)	
2. 2000 Accident Year	(0.013)		N/A	
	(0.031)	-1%	(0.008)	0%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	<b>3.68</b>	100%	<b>3.39</b>	100%

## 2003 PREMIUM RATE COMPONENTS

### RATE GROUP 496: CONCRETE PRODUCTS

(CLASS D: MANUFACTURING)

Component	2003 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	2002 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	2.505		2.270	
2. Second Injury Enhancement Fund (SIEF)				
a. <i>minus</i> Relief	(0.534)		(0.470)	
b. <i>plus</i> Transfer Charge	0.555		0.456	
3. NET NEW CLAIMS COST	2.526	2.526	2.256	2.256
		47%		44%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.656		0.604	
2. Legislative Obligations	0.120		0.131	
3. Accident Prevention	0.069		0.062	
4. TOTAL OVERHEAD EXPENSES	0.846		0.796	
a. <i>minus</i> Relief	0.000		0.000	
b. <i>plus</i> Transfer Charge	0.335		0.304	
5. NET OVERHEAD EXPENSES	1.181	1.181	1.100	1.100
		22%		22%
<b>C. UNFUNDED LIABILITY</b>				
		1.769		1.724
		33%		34%
<b>D. (GAIN)/LOSS</b>				
1. 1999 Accident Year	(0.026)		(0.012)	
2. 2000 Accident Year	(0.019)		N/A	
	(0.046)	(0.046)	(0.012)	(0.012)
		-1%		0%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	<b>5.43</b>	100%	<b>5.07</b>	100%



## 2003 PREMIUM RATE COMPONENTS

### RATE GROUP 497: READY-MIX CONCRETE

(CLASS D: MANUFACTURING)

Component	2003 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	2002 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	1.788		1.809	
2. Second Injury Enhancement Fund (SIEF)				
a. <i>minus</i> Relief	(0.463)		(0.437)	
b. <i>plus</i> Transfer Charge	0.396		0.364	
3. NET NEW CLAIMS COST	1.721	46%	1.736	45%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.507		0.506	
2. Legislative Obligations	0.092		0.109	
3. Accident Prevention	0.053		0.052	
4. TOTAL OVERHEAD EXPENSES	0.653		0.667	
a. <i>minus</i> Relief	0.000		0.000	
b. <i>plus</i> Transfer Charge	0.158		0.183	
5. NET OVERHEAD EXPENSES	0.811	22%	0.850	22%
<b>C. UNFUNDED LIABILITY</b>	1.206	33%	1.326	34%
<b>D. (GAIN)/LOSS</b>				
1. 1999 Accident Year	(0.017)		(0.009)	
2. 2000 Accident Year	(0.013)		N/A	
	(0.031)	-1%	(0.009)	0%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	<b>3.71</b>	100%	<b>3.90</b>	100%

## 2003 PREMIUM RATE COMPONENTS

### RATE GROUP 501: NON-METALLIC MINERAL PRODUCTS

(CLASS D: MANUFACTURING)

Component	2003 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	2002 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	1.112		0.973	
2. Second Injury Enhancement Fund (SIEF)				
a. <i>minus</i> Relief	(0.247)		(0.193)	
b. <i>plus</i> Transfer Charge	0.247		0.195	
3. NET NEW CLAIMS COST	1.112	1.112	0.975	0.975
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.394		0.363	
2. Legislative Obligations	0.071		0.077	
3. Accident Prevention	0.041		0.037	
4. TOTAL OVERHEAD EXPENSES	0.508		0.477	
a. <i>minus</i> Relief	0.000		0.000	
b. <i>plus</i> Transfer Charge	0.023		0.008	
5. NET OVERHEAD EXPENSES	0.531	0.531	0.485	0.485
<b>C. UNFUNDED LIABILITY</b>		0.779		0.745
<b>D. (GAIN)/LOSS</b>				
1. 1999 Accident Year	(0.011)		(0.005)	
2. 2000 Accident Year	(0.008)		N/A	
	(0.020)	(0.020)	(0.005)	(0.005)
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	<b>2.40</b>	100%	<b>2.20</b>	100%

## 2003 PREMIUM RATE COMPONENTS

### RATE GROUP 502: GLASS PRODUCTS

(CLASS D: MANUFACTURING)

Component	2003 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	2002 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	1.145		1.108	
2. Second Injury Enhancement Fund (SIEF)				
a. <i>minus</i> Relief	(0.256)		(0.216)	
b. <i>plus</i> Transfer Charge	0.254		0.222	
3. NET NEW CLAIMS COST	1.143	46%	1.114	44%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.400		0.389	
2. Legislative Obligations	0.072		0.082	
3. Accident Prevention	0.041		0.039	
4. TOTAL OVERHEAD EXPENSES	0.513		0.512	
a. <i>minus</i> Relief	0.000		0.000	
b. <i>plus</i> Transfer Charge	0.031		0.040	
5. NET OVERHEAD EXPENSES	0.544	22%	0.552	22%
<b>C. UNFUNDED LIABILITY</b>	0.801	32%	0.852	34%
<b>D. (GAIN)/LOSS</b>				
1. 1999 Accident Year	(0.011)		(0.006)	
2. 2000 Accident Year	(0.008)		N/A	
	(0.020)	-1%	(0.006)	0%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	<b>2.47</b>	<b>100%</b>	<b>2.51</b>	<b>100%</b>

## 2003 PREMIUM RATE COMPONENTS

### RATE GROUP 507: PETROLEUM AND COAL PRODUCTS

(CLASS D: MANUFACTURING)

Component	2003 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	2002 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	0.334		0.373	
2. Second Injury Enhancement Fund (SIEF)				
a. <i>minus</i> Relief	(0.036)		(0.046)	
b. <i>plus</i> Transfer Charge	0.074		0.076	
3. NET NEW CLAIMS COST	0.372	45%	0.403	44%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.257		0.251	
2. Legislative Obligations	0.046		0.054	
3. Accident Prevention	0.026		0.025	
4. TOTAL OVERHEAD EXPENSES	0.330		0.330	
a. <i>minus</i> Relief	(0.140)		(0.120)	
b. <i>plus</i> Transfer Charge	0.000		0.000	
5. NET OVERHEAD EXPENSES	0.190	23%	0.210	23%
<b>C. UNFUNDED LIABILITY</b>	0.260	32%	0.308	33%
<b>D. (GAIN)/LOSS</b>				
1. 1999 Accident Year	(0.003)		(0.002)	
2. 2000 Accident Year	(0.002)		N/A	
	(0.006)	-1%	(0.002)	0%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	<b>0.82</b>	100%	<b>0.92</b>	100%

## 2003 PREMIUM RATE COMPONENTS

### RATE GROUP 512: RESINS, PAINT, INK AND ADHESIVES

(CLASS D: MANUFACTURING)

Component	2003 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	2002 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	0.659		0.600	
2. Second Injury Enhancement Fund (SIEF)				
a. <i>minus</i> Relief	(0.128)		(0.122)	
b. <i>plus</i> Transfer Charge	0.146		0.122	
3. NET NEW CLAIMS COST	0.678	46%	0.600	44%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.314		0.293	
2. Legislative Obligations	0.056		0.062	
3. Accident Prevention	0.032		0.029	
4. TOTAL OVERHEAD EXPENSES	0.403		0.384	
a. <i>minus</i> Relief	(0.072)		(0.079)	
b. <i>plus</i> Transfer Charge	0.000		0.000	
5. NET OVERHEAD EXPENSES	0.331	23%	0.305	22%
<b>C. UNFUNDED LIABILITY</b>	0.475	32%	0.458	34%
<b>D. (GAIN)/LOSS</b>				
1. 1999 Accident Year	(0.007)		(0.003)	
2. 2000 Accident Year	(0.005)		N/A	
	(0.012)	-1%	(0.003)	0%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	<b>1.47</b>	100%	<b>1.36</b>	100%

## 2003 PREMIUM RATE COMPONENTS

### RATE GROUP 514: PHARMACEUTICALS AND MEDICINES

(CLASS D: MANUFACTURING)

Component	2003 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	2002 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	0.207		0.205	
2. Second Injury Enhancement Fund (SIEF)				
a. <i>minus</i> Relief	(0.036)		(0.032)	
b. <i>plus</i> Transfer Charge	0.046		0.042	
3. NET NEW CLAIMS COST	0.217	0.217	0.215	0.215
		44%		43%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.228		0.220	
2. Legislative Obligations	0.041		0.046	
3. Accident Prevention	0.023		0.022	
4. TOTAL OVERHEAD EXPENSES	0.293		0.288	
a. <i>minus</i> Relief	(0.174)		(0.168)	
b. <i>plus</i> Transfer Charge	0.000		0.000	
5. NET OVERHEAD EXPENSES	0.119	0.119	0.120	0.120
		24%		24%
<b>C. UNFUNDED LIABILITY</b>		0.152		0.164
		31%		33%
<b>D. (GAIN)/LOSS</b>				
1. 1999 Accident Year	(0.002)		(0.001)	
2. 2000 Accident Year	(0.001)		N/A	
	(0.003)	(0.003)	(0.001)	(0.001)
		-1%		0%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	<b>0.49</b>	100%	<b>0.50</b>	100%

## 2003 PREMIUM RATE COMPONENTS

### RATE GROUP 517: SOAP AND TOILETRIES

(CLASS D: MANUFACTURING)

Component	2003 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	2002 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	0.525		0.487	
2. Second Injury Enhancement Fund (SIEF)				
a. <i>minus</i> Relief	(0.087)		(0.086)	
b. <i>plus</i> Transfer Charge	0.116		0.098	
3. NET NEW CLAIMS COST	0.555	46%	0.499	44%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.291		0.273	
2. Legislative Obligations	0.053		0.057	
3. Accident Prevention	0.030		0.027	
4. TOTAL OVERHEAD EXPENSES	0.373		0.359	
a. <i>minus</i> Relief	(0.099)		(0.102)	
b. <i>plus</i> Transfer Charge	0.000		0.000	
5. NET OVERHEAD EXPENSES	0.274	23%	0.257	23%
<b>C. UNFUNDED LIABILITY</b>	0.389	32%	0.381	34%
<b>D. (GAIN)/LOSS</b>				
1. 1999 Accident Year	(0.005)		(0.003)	
2. 2000 Accident Year	(0.004)		N/A	
	(0.010)	-1%	(0.003)	0%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	<b>1.21</b>	<b>100%</b>	<b>1.13</b>	<b>100%</b>

## 2003 PREMIUM RATE COMPONENTS

### RATE GROUP 524: CHEMICAL INDUSTRIES

(CLASS D: MANUFACTURING)

Component	2003 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	2002 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	0.503		0.559	
2. Second Injury Enhancement Fund (SIEF)				
a. <i>minus</i> Relief	(0.081)		(0.097)	
b. <i>plus</i> Transfer Charge	0.111		0.113	
3. NET NEW CLAIMS COST	0.533	46%	0.575	44%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.287		0.288	
2. Legislative Obligations	0.051		0.062	
3. Accident Prevention	0.029		0.029	
4. TOTAL OVERHEAD EXPENSES	0.368		0.378	
a. <i>minus</i> Relief	(0.104)		(0.085)	
b. <i>plus</i> Transfer Charge	0.000		0.000	
5. NET OVERHEAD EXPENSES	0.264	23%	0.293	23%
<b>C. UNFUNDED LIABILITY</b>	0.374	32%	0.439	34%
<b>D. (GAIN)/LOSS</b>				
1. 1999 Accident Year	(0.005)		(0.003)	
2. 2000 Accident Year	(0.004)		N/A	
	(0.009)	-1%	(0.003)	0%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	<b>1.16</b>	100%	<b>1.30</b>	100%



## 2003 PREMIUM RATE COMPONENTS

### RATE GROUP 529: JEWELRY AND INSTRUMENTS

(CLASS D: MANUFACTURING)

Component	2003 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	2002 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	0.415		0.392	
2. Second Injury Enhancement Fund (SIEF)				
a. <i>minus</i> Relief	(0.064)		(0.072)	
b. <i>plus</i> Transfer Charge	0.092		0.078	
3. NET NEW CLAIMS COST	0.444	46%	0.398	44%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.270		0.254	
2. Legislative Obligations	0.049		0.055	
3. Accident Prevention	0.027		0.025	
4. TOTAL OVERHEAD EXPENSES	0.347		0.334	
a. <i>minus</i> Relief	(0.124)		(0.126)	
b. <i>plus</i> Transfer Charge	0.000		0.000	
5. NET OVERHEAD EXPENSES	0.223	23%	0.208	23%
<b>C. UNFUNDED LIABILITY</b>	0.311	32%	0.304	33%
<b>D. (GAIN)/LOSS</b>				
1. 1999 Accident Year	(0.004)		(0.002)	
2. 2000 Accident Year	(0.003)		N/A	
	(0.008)	-1%	(0.002)	0%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	<b>0.97</b>	100%	<b>0.91</b>	100%

## 2003 PREMIUM RATE COMPONENTS

### RATE GROUP 533: SIGNS AND DISPLAYS

(CLASS D: MANUFACTURING)

Component	2003 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	2002 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	1.557		1.553	
2. Second Injury Enhancement Fund (SIEF)				
a. <i>minus</i> Relief	(0.211)		(0.208)	
b. <i>plus</i> Transfer Charge	0.345		0.312	
3. NET NEW CLAIMS COST	1.692	46%	1.657	44%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.502		0.491	
2. Legislative Obligations	0.092		0.106	
3. Accident Prevention	0.052		0.050	
4. TOTAL OVERHEAD EXPENSES	0.646		0.647	
a. <i>minus</i> Relief	0.000		0.000	
b. <i>plus</i> Transfer Charge	0.151		0.165	
5. NET OVERHEAD EXPENSES	0.797	22%	0.812	22%
<b>C. UNFUNDED LIABILITY</b>	1.185	33%	1.266	34%
<b>D. (GAIN)/LOSS</b>				
1. 1999 Accident Year	(0.017)		(0.009)	
2. 2000 Accident Year	(0.013)		N/A	
	(0.030)	-1%	(0.009)	0%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	<b>3.64</b>	100%	<b>3.73</b>	100%

## 2003 PREMIUM RATE COMPONENTS

### RATE GROUP 538: SPORTING GOODS AND TOYS

(CLASS D: MANUFACTURING)

Component	2003 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	2002 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	2.184		1.955	
2. Second Injury Enhancement Fund (SIEF)				
a. <i>minus</i> Relief	(0.430)		(0.328)	
b. <i>plus</i> Transfer Charge	0.484		0.393	
3. NET NEW CLAIMS COST	2.238	47%	2.020	44%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.603		0.560	
2. Legislative Obligations	0.110		0.122	
3. Accident Prevention	0.063		0.057	
4. TOTAL OVERHEAD EXPENSES	0.776		0.737	
a. <i>minus</i> Relief	0.000		0.000	
b. <i>plus</i> Transfer Charge	0.272		0.249	
5. NET OVERHEAD EXPENSES	1.048	22%	0.986	22%
<b>C. UNFUNDED LIABILITY</b>				
	1.568	33%	1.544	34%
<b>D. (GAIN)/LOSS</b>				
1. 1999 Accident Year	(0.023)		(0.011)	
2. 2000 Accident Year	(0.017)		N/A	
	(0.040)	-1%	(0.011)	0%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	<b>4.81</b>	100%	<b>4.54</b>	100%

## 2003 PREMIUM RATE COMPONENTS

### RATE GROUP 542: OTHER MANUFACTURED PRODUCTS

(CLASS D: MANUFACTURING)

Component	2003 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	2002 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	0.899		0.946	
2. Second Injury Enhancement Fund (SIEF)				
a. <i>minus</i> Relief	(0.110)		(0.147)	
b. <i>plus</i> Transfer Charge	0.199		0.190	
3. NET NEW CLAIMS COST	0.988	0.988	0.989	0.989
		46%		44%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.371		0.366	
2. Legislative Obligations	0.066		0.078	
3. Accident Prevention	0.038		0.037	
4. TOTAL OVERHEAD EXPENSES	0.477		0.481	
a. <i>minus</i> Relief	(0.004)		0.000	
b. <i>plus</i> Transfer Charge	0.000		0.011	
5. NET OVERHEAD EXPENSES	0.473	0.473	0.492	0.492
		22%		22%
<b>C. UNFUNDED LIABILITY</b>		0.692		0.756
		32%		34%
<b>D. (GAIN)/LOSS</b>				
1. 1999 Accident Year	(0.010)		(0.005)	
2. 2000 Accident Year	(0.007)		N/A	
	(0.018)	(0.018)	(0.005)	(0.005)
		-1%		0%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	<b>2.14</b>	100%	<b>2.23</b>	100%

## 2003 PREMIUM RATE COMPONENTS

### CLASS D: MANUFACTURING

Component	2003 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	2002 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	0.960		0.931	
2. Second Injury Enhancement Fund (SIEF)				
a. <i>minus</i> Relief	(0.184)		(0.183)	
b. <i>plus</i> Transfer Charge	0.213		0.187	
3. NET NEW CLAIMS COST	0.990	0.990	0.934	0.934
		46%		44%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.371		0.355	
2. Legislative Obligations	0.066		0.076	
3. Accident Prevention	0.038		0.036	
4. TOTAL OVERHEAD EXPENSES	0.478		0.467	
a. <i>minus</i> Relief	(0.004)		(0.002)	
b. <i>plus</i> Transfer Charge	0.000		0.000	
5. NET OVERHEAD EXPENSES	0.474	0.474	0.466	0.466
		22%		22%
<b>C. UNFUNDED LIABILITY</b>				
		0.693		0.714
				34%
<b>D. (GAIN)/LOSS</b>				
1. 1999 Accident Year	(0.010)		(0.005)	
2. 2000 Accident Year	(0.007)		N/A	
	(0.018)	(0.018)	(0.005)	(0.005)
		-1%		0%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	<b>2.14</b>	100%	<b>2.11</b>	100%

## 2003 PREMIUM RATES

### Summary of Premium Rate Components by Rate Group per \$100 of Insurable Earnings

<u>Rate Group</u>	<u>Description</u>	<u>New Claims Cost</u> (\$)	<u>Overhead</u> (\$)	<u>Unfunded Liability</u> (\$)	<u>(Gain)/Loss</u> (\$)	<u>2003 Premium Rate</u> (\$)
207	MEAT AND FISH PRODUCTS	1.915	0.900	1.341	(0.034)	4.12
210	POULTRY PRODUCTS	1.719	0.810	1.204	(0.031)	3.70
214	FRUIT AND VEGETABLE PRODUCTS	0.933	0.448	0.654	(0.017)	2.02
216	DAIRY PRODUCTS	0.755	0.366	0.529	(0.013)	1.64
220	OTHER BAKERY PRODUCTS	1.850	0.869	1.296	(0.033)	3.98
222	CONFECTIONERY	0.629	0.308	0.441	(0.011)	1.37
223	BISCUITS, SNACK FOODS AND OTHER FOOD PRODUCTS	0.895	0.430	0.627	(0.016)	1.94
226	CRUSHED AND GROUND FOODS	0.748	0.363	0.524	(0.013)	1.62
230	ALCOHOLIC BEVERAGES	0.602	0.296	0.422	(0.010)	1.31
231	SOFT DRINKS	1.100	0.524	0.770	(0.020)	2.37
237	TIRES AND TUBES	1.770	0.833	1.240	(0.032)	3.81
238	OTHER RUBBER PRODUCTS	1.219	0.580	0.854	(0.022)	2.63
258	FOAMED AND EXPANDED PLASTIC PRODUCTS	1.006	0.482	0.705	(0.018)	2.18
261	PLASTIC FILM AND SHEETING	0.816	0.394	0.571	(0.014)	1.77
263	OTHER PLASTIC PRODUCTS	1.584	0.747	1.110	(0.028)	3.41
273	TANNERIES AND LEATHER PRODUCTS	1.189	0.566	0.833	(0.021)	2.57
289	CLOTH, CARPETS AND TEXTILE PRODUCTS	1.805	0.848	1.264	(0.032)	3.89
301	CLOTHING, FIBRE AND YARN	0.841	0.405	0.589	(0.015)	1.82
308	MILLWORK AND OTHER WOOD INDUSTRIES	2.672	1.247	1.872	(0.048)	5.74
311	WOODEN CABINETS	2.255	1.056	1.579	(0.041)	4.85

## 2003 PREMIUM RATES

### Summary of Premium Rate Components by Rate Group per \$100 of Insurable Earnings

<u>Rate Group</u>	<u>Description</u>	<u>New Claims Cost</u> (\$)	<u>Overhead</u> (\$)	<u>Unfunded Liability</u> (\$)	<u>(Gain)/Loss</u> (\$)	<u>2003 Premium Rate</u> (\$)
312	WOODEN BOXES AND PALLETS	3.756	1.746	2.630	(0.068)	8.06
322	UPHOLSTERED FURNITURE	1.327	0.629	0.930	(0.024)	2.86
323	METAL FURNITURE	1.168	0.556	0.818	(0.021)	2.52
325	WOODEN AND OTHER NON-METAL FURNITURE	2.033	0.954	1.424	(0.037)	4.37
328	FURNITURE PARTS AND FIXTURES	1.695	0.798	1.188	(0.030)	3.65
333	PRINTING, PLATEMAKING AND BINDING	0.695	0.338	0.487	(0.012)	1.51
335	PUBLISHING	0.272	0.144	0.191	(0.004)	0.60
338	FOLDING CARTONS	0.795	0.384	0.557	(0.014)	1.72
341	PAPER PRODUCTS	1.026	0.491	0.719	(0.018)	2.22
352	STEEL AND OTHER SMELTING AND REFINING INDUSTRIES	0.934	0.448	0.654	(0.017)	2.02
358	FOUNDRIES	2.125	0.996	1.488	(0.038)	4.57
361	NON-FERROUS METAL INDUSTRIES	1.175	0.559	0.823	(0.021)	2.54
370	METAL TANKS	2.065	0.968	1.447	(0.037)	4.44
374	DOORS AND WINDOWS	1.707	0.803	1.195	(0.031)	3.67
375	STRUCTURAL AND ARCHITECTURAL PRODUCTS	1.998	0.937	1.399	(0.036)	4.30
377	COATING OF METAL PRODUCTS	1.828	0.860	1.280	(0.033)	3.94
379	HARDWARE, TOOLS AND CUTLERY	1.053	0.503	0.738	(0.019)	2.28
382	METAL DIES, MOULDS AND PATTERNS	0.754	0.366	0.529	(0.013)	1.64
383	HEATING, REFRIGERATION AND AIR CONDITIONING EQUIPMENT	1.058	0.506	0.741	(0.019)	2.29
385	MACHINE SHOPS	1.112	0.531	0.779	(0.020)	2.40

## 2003 PREMIUM RATES

### Summary of Premium Rate Components by Rate Group per \$100 of Insurable Earnings

<u>Rate Group</u>	<u>Description</u>	<u>New Claims Cost</u> (\$)	<u>Overhead</u> (\$)	<u>Unfunded Liability</u> (\$)	<u>(Gain)/Loss</u> (\$)	<u>2003 Premium Rate</u> (\$)
387	OTHER METAL FABRICATING INDUSTRIES	1.514	0.715	1.060	(0.027)	3.26
389	METAL CLOSURES AND CONTAINERS	1.334	0.632	0.934	(0.024)	2.88
390	OTHER STAMPED AND PRESSED METAL PRODUCTS	1.218	0.579	0.853	(0.022)	2.63
393	WIRE PRODUCTS	1.143	0.544	0.801	(0.020)	2.47
402	MAJOR APPLIANCES AND TRANSMISSION EQUIPMENT	0.929	0.446	0.651	(0.016)	2.01
403	OTHER MACHINERY AND EQUIPMENT	0.723	0.351	0.506	(0.013)	1.57
406	ELEVATORS AND ESCALATORS	1.362	0.646	0.954	(0.024)	2.94
408	BOILERS, PUMPS AND FANS	1.029	0.492	0.721	(0.018)	2.22
411	AGRICULTURAL, CONSTRUCTION AND MINING MACHINERY	1.524	0.720	1.068	(0.027)	3.29
417	AIRCRAFT MANUFACTURING	0.463	0.232	0.325	(0.008)	1.01
419	MOTOR VEHICLE ASSEMBLY	1.218	0.579	0.853	(0.022)	2.63
420	MOTOR VEHICLE ENGINE MANUFACTURING	0.678	0.331	0.475	(0.012)	1.47
421	OTHER MOTOR VEHICLE PARTS AND EQUIPMENT	1.218	0.579	0.853	(0.022)	2.63
424	MOTOR VEHICLE STAMPINGS	1.218	0.579	0.853	(0.022)	2.63
425	MOTOR VEHICLE WHEELS AND BRAKES	1.218	0.579	0.853	(0.022)	2.63
428	MOTOR VEHICLE FABRIC ACCESSORIES	1.156	0.550	0.810	(0.021)	2.50
432	TRUCKS, BUSES AND TRAILERS	1.475	0.697	1.033	(0.026)	3.18
442	RAILROAD ROLLING STOCK	1.156	0.551	0.810	(0.021)	2.50
460	LIGHTING AND SMALL ELECTRICAL APPLIANCES	0.941	0.451	0.659	(0.017)	2.03
466	COMMUNICATION AND ENERGY WIRE PRODUCTS	1.010	0.484	0.707	(0.018)	2.18



## 2003 PREMIUM RATES

### Summary of Premium Rate Components by Rate Group per \$100 of Insurable Earnings

<u>Rate Group</u>	<u>Description</u>	<u>New Claims Cost</u> (\$)	<u>Overhead</u> (\$)	<u>Unfunded Liability</u> (\$)	<u>(Gain)/Loss</u> (\$)	<u>2003 Premium Rate</u> (\$)
468	ELECTRONIC EQUIPMENT & OTHER COMMUNICATION DEVICES	0.129	0.078	0.091	(0.002)	0.30
477	INDUSTRIAL ELECTRICAL EQUIPMENT	0.497	0.247	0.348	(0.009)	1.08
485	BRICKS, CERAMICS AND ABRASIVES	1.711	0.805	1.198	(0.031)	3.68
496	CONCRETE PRODUCTS	2.526	1.181	1.769	(0.046)	5.43
497	READY-MIX CONCRETE	1.721	0.811	1.206	(0.031)	3.71
501	NON-METALLIC MINERAL PRODUCTS	1.112	0.531	0.779	(0.020)	2.40
502	GLASS PRODUCTS	1.143	0.544	0.801	(0.020)	2.47
507	PETROLEUM AND COAL PRODUCTS	0.372	0.190	0.260	(0.006)	0.82
512	RESINS, PAINT, INK AND ADHESIVES	0.678	0.331	0.475	(0.012)	1.47
514	PHARMACEUTICALS AND MEDICINES	0.217	0.119	0.152	(0.003)	0.49
517	SOAP AND TOILETRIES	0.555	0.274	0.389	(0.010)	1.21
524	CHEMICAL INDUSTRIES	0.533	0.264	0.374	(0.009)	1.16
529	JEWELRY AND INSTRUMENTS	0.444	0.223	0.311	(0.008)	0.97
533	SIGNS AND DISPLAYS	1.692	0.797	1.185	(0.030)	3.64
538	SPORTING GOODS AND TOYS	2.238	1.048	1.568	(0.040)	4.81
542	OTHER MANUFACTURED PRODUCTS	0.988	0.473	0.692	(0.018)	2.14
<b>CLASS: D</b>	<b>MANUFACTURING</b>	<b>0.990</b>	<b>0.474</b>	<b>0.693</b>	<b>(0.018)</b>	<b>2.14</b>

## *Section 6 - E*

### Class E – Supporting Documentation



**2003 PREMIUM RATES  
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

**RATE GROUP 551: AIR TRANSPORT INDUSTRIES**

(CLASS E: TRANSPORTATION AND STORAGE)

<u>Year</u>	<u>Insurable Earnings</u>	<u>Maximum Insurable Earnings Ceiling</u>	<u>Average Insurable Earnings</u>	<u>Employment</u>	<u>Number of LTIs</u>	<u>Lost Time Injury Rate</u>
1997	\$162,818,047	\$56,100	\$23,635	6,889	128	1.86%
1998	\$183,943,547	\$58,200	\$24,946	7,374	164	2.22%
1999	\$205,346,568	\$59,200	\$24,716	8,308	159	1.91%
2000	\$236,753,097	\$59,300	\$27,438	8,629	202	2.34%
2001	\$251,166,537	\$60,600	\$27,075	9,277	166	1.79%
2002	\$254,645,947	\$64,600	\$27,644	9,212	173	1.88%
2003	\$264,383,608	\$65,600	\$28,473	9,286	171	1.84%

**2003 PREMIUM RATES  
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

**RATE GROUP 553: AIR TRANSPORT SERVICES**

(CLASS E: TRANSPORTATION AND STORAGE)

<u>Year</u>	<u>Insurable Earnings</u>	<u>Maximum Insurable Earnings Ceiling</u>	<u>Average Insurable Earnings</u>	<u>Employment</u>	<u>Number of LTIs</u>	<u>Lost Time Injury Rate</u>
1997	\$196,918,830	\$56,100	\$22,347	8,812	193	2.19%
1998	\$219,863,168	\$58,200	\$22,192	9,907	209	2.11%
1999	\$239,209,631	\$59,200	\$23,902	10,008	226	2.26%
2000	\$249,622,952	\$59,300	\$26,498	9,420	203	2.15%
2001	\$280,599,531	\$60,600	\$25,552	10,982	203	1.85%
2002	\$284,486,676	\$64,600	\$26,089	10,905	197	1.81%
2003	\$295,365,447	\$65,600	\$26,871	10,992	195	1.77%

**2003 PREMIUM RATES  
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

**RATE GROUP 560: WAREHOUSING**

(CLASS E: TRANSPORTATION AND STORAGE)

<u>Year</u>	<u>Insurable Earnings</u>	<u>Maximum Insurable Earnings Ceiling</u>	<u>Average Insurable Earnings</u>	<u>Employment</u>	<u>Number of LTIs</u>	<u>Lost Time Injury Rate</u>
1997	\$289,801,774	\$56,100	\$24,881	11,648	965	8.28%
1998	\$326,347,952	\$58,200	\$25,473	12,811	881	6.88%
1999	\$363,634,546	\$59,200	\$28,505	12,757	863	6.76%
2000	\$407,763,619	\$59,300	\$29,088	14,018	703	5.01%
2001	\$429,855,648	\$60,600	\$29,923	14,366	729	5.07%
2002	\$435,810,438	\$64,600	\$30,551	14,265	734	5.15%
2003	\$452,475,829	\$65,600	\$31,468	14,380	734	5.10%

**2003 PREMIUM RATES  
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

**RATE GROUP 570: GENERAL TRUCKING**

(CLASS E: TRANSPORTATION AND STORAGE)

<u>Year</u>	<u>Insurable Earnings</u>	<u>Maximum Insurable Earnings Ceiling</u>	<u>Average Insurable Earnings</u>	<u>Employment</u>	<u>Number of LTIs</u>	<u>Lost Time Injury Rate</u>
1997	\$2,217,108,765	\$56,100	\$34,377	64,495	3,917	6.07%
1998	\$2,381,293,608	\$58,200	\$35,402	67,264	3,714	5.52%
1999	\$2,618,900,140	\$59,200	\$36,277	72,191	3,839	5.32%
2000	\$2,838,694,673	\$59,300	\$37,828	75,042	3,959	5.28%
2001	\$2,964,314,819	\$60,600	\$38,142	77,719	3,595	4.63%
2002	\$3,005,379,472	\$64,600	\$38,943	77,175	3,619	4.69%
2003	\$3,120,305,183	\$65,600	\$40,111	77,792	3,616	4.65%

**2003 PREMIUM RATES  
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

**RATE GROUP 577: COURIER SERVICES**

(CLASS E: TRANSPORTATION AND STORAGE)

<u>Year</u>	<u>Insurable Earnings</u>	<u>Maximum Insurable Earnings Ceiling</u>	<u>Average Insurable Earnings</u>	<u>Employment</u>	<u>Number of LTIs</u>	<u>Lost Time Injury Rate</u>
1997	\$471,890,798	\$56,100	\$26,946	17,512	1,385	7.91%
1998	\$517,430,782	\$58,200	\$27,566	18,770	1,276	6.80%
1999	\$559,869,597	\$59,200	\$28,878	19,387	1,345	6.94%
2000	\$584,932,067	\$59,300	\$29,886	19,572	1,360	6.95%
2001	\$602,660,622	\$60,600	\$29,898	20,157	1,053	5.22%
2002	\$611,009,280	\$64,600	\$30,526	20,016	1,059	5.29%
2003	\$634,374,274	\$65,600	\$31,442	20,176	1,059	5.25%

**2003 PREMIUM RATES**  
**5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**  
**RATE GROUP 580: MISCELLANEOUS TRANSPORT INDUSTRIES**

(CLASS E: TRANSPORTATION AND STORAGE)

<u>Year</u>	<u>Insurable Earnings</u>	<u>Maximum Insurable Earnings Ceiling</u>	<u>Average Insurable Earnings</u>	<u>Employment</u>	<u>Number of LTIs</u>	<u>Lost Time Injury Rate</u>
1997	\$198,325,064	\$56,100	\$31,555	6,285	281	4.47%
1998	\$213,062,259	\$58,200	\$32,653	6,525	243	3.72%
1999	\$223,738,361	\$59,200	\$32,658	6,851	262	3.82%
2000	\$252,281,763	\$59,300	\$34,475	7,318	328	4.48%
2001	\$267,067,913	\$60,600	\$33,820	7,897	303	3.84%
2002	\$270,767,605	\$64,600	\$34,530	7,842	305	3.89%
2003	\$281,121,758	\$65,600	\$35,566	7,904	305	3.86%



**2003 PREMIUM RATES  
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

**RATE GROUP 584: SCHOOL BUSES**

(CLASS E: TRANSPORTATION AND STORAGE)

<u>Year</u>	<u>Insurable Earnings</u>	<u>Maximum Insurable Earnings Ceiling</u>	<u>Average Insurable Earnings</u>	<u>Employment</u>	<u>Number of LTIs</u>	<u>Lost Time Injury Rate</u>
1997	\$201,286,282	\$56,100	\$18,218	11,049	203	1.84%
1998	\$207,244,573	\$58,200	\$17,882	11,589	201	1.73%
1999	\$220,631,470	\$59,200	\$18,646	11,832	223	1.88%
2000	\$222,584,697	\$59,300	\$17,553	12,681	202	1.59%
2001	\$233,541,431	\$60,600	\$20,466	11,411	207	1.81%
2002	\$236,776,680	\$64,600	\$20,896	11,331	201	1.77%
2003	\$245,831,021	\$65,600	\$21,523	11,422	199	1.74%

**2003 PREMIUM RATES  
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

**RATE GROUP 590: AMBULANCE SERVICES**

(CLASS E: TRANSPORTATION AND STORAGE)

<b>Year</b>	<b>Insurable Earnings</b>	<b>Maximum Insurable Earnings Ceiling</b>	<b>Average Insurable Earnings</b>	<b>Employment</b>	<b>Number of LTIs</b>	<b>Lost Time Injury Rate</b>
1997	\$71,466,064	\$56,100	\$40,135	1,781	208	11.68%
1998	\$69,729,873	\$58,200	\$40,086	1,740	213	12.24%
1999	\$72,392,891	\$59,200	\$41,208	1,757	216	12.29%
2000	\$67,887,484	\$59,300	\$41,812	1,624	163	10.04%
2001	\$96,251,733	\$60,600	\$43,816	2,197	184	8.38%
2002	\$97,585,108	\$64,600	\$44,736	2,182	185	8.48%
2003	\$101,316,763	\$65,600	\$46,078	2,199	185	8.41%

**2003 PREMIUM RATES  
 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

**CLASS E: TRANSPORTATION AND STORAGE**

<u>Year</u>	<u>Insurable Earnings</u>	<u>Maximum Insurable Earnings Ceiling</u>	<u>Average Insurable Earnings</u>	<u>Employment</u>	<u>Number of LTIs</u>	<u>Lost Time Injury Rate</u>
1997	\$3,809,615,624	\$56,100	\$29,654	128,471	7,280	5.67%
1998	\$4,118,915,762	\$58,200	\$30,291	135,980	6,901	5.08%
1999	\$4,503,785,639	\$59,200	\$31,475	143,091	7,133	4.98%
2000	\$4,860,520,352	\$59,300	\$32,774	148,304	7,120	4.80%
2001	\$5,125,458,234	\$60,600	\$33,281	154,006	6,440	4.18%
2002	\$5,196,461,207	\$64,600	\$33,980	152,928	6,473	4.23%
2003	\$5,395,173,883	\$65,600	\$34,999	154,151	6,464	4.19%

## 2003 PREMIUM RATES

### NEW CLAIMS COST BY RATE GROUP

Rate Group	Description	2003 New Claims Cost		2003 Premium
		Cost Index * (%)	Cost per LTI (\$)	Rate (\$)
551	AIR TRANSPORT INDUSTRIES	57%	10,883	1.73
553	AIR TRANSPORT SERVICES	43%	8,214	1.25
560	WAREHOUSING	45%	8,586	2.80
570	GENERAL TRUCKING	134%	25,427	5.94
577	COURIER SERVICES	46%	8,826	2.78
580	MISCELLANEOUS TRANSPORT INDUSTRIES	99%	18,910	4.30
584	SCHOOL BUSES	81%	15,440	2.57
590	AMBULANCE SERVICES	88%	16,699	6.53
<b>CLASS: E</b>	<b>TRANSPORTATION AND STORAGE</b>		<b>19,026</b>	<b>4.62</b>

\* The Cost Index compares the average cost of a claim for a Rate Group to that of the Class.

## 2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

### RATE GROUP 551: AIR TRANSPORT INDUSTRIES

(CLASS E: TRANSPORTATION AND STORAGE)

<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub-Component</u>	<u>Premium Rate Components</u>	
		<u>Before Relief/Transfer</u>	<u>After Relief/Transfer</u>
<b>B.1</b>	WSIB Administrative		
	WSIB Administrative	0.337	0.327
	<b>Total</b>	<b>0.337</b>	<b>0.327</b>
<b>B.2</b>	Legislative Obligations		
	WSIAT	0.012	0.012
	Office of Worker Advisor	0.006	0.006
	Office of Employer Advisor	0.002	0.002
	OHSA	0.000	0.000
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.008	0.008
	<b>Total</b>	<b>0.028</b>	<b>0.027</b>
<b>B.3</b>	Accident Prevention		
		0.000	0.000
	<b>Total</b>	<b>0.366</b>	<b>0.355</b>
<b>B.4</b>	<b>TOTAL OVERHEAD EXPENSES</b>		
	a) minus Relief	(0.011)	
	b) plus Transfer Charge	0.000	
<b>B.5</b>	<b>NET OVERHEAD EXPENSES</b>	<b>0.355</b>	

## 2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

### RATE GROUP 553: AIR TRANSPORT SERVICES

(CLASS E: TRANSPORTATION AND STORAGE)

<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub-Component</u>	<u>Premium Rate Components</u>	
		<u>Before Relief/Transfer</u>	<u>After Relief/Transfer</u>
<b>B.1 WSIB Administrative</b>			
	WSIB Administrative	0.296	0.236
	<b>Total</b>	<b>0.296</b>	<b>0.236</b>
<b>B.2 Legislative Obligations</b>			
	WSIAT	0.011	0.009
	Office of Worker Advisor	0.005	0.004
	Office of Employer Advisor	0.002	0.002
	OHSA	0.000	0.000
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.007	0.006
	<b>Total</b>	<b>0.025</b>	<b>0.020</b>
<b>B.3 Accident Prevention</b>			
		0.000	0.000
	<b>Total</b>	<b>0.322</b>	<b>0.257</b>
<b>B.4 TOTAL OVERHEAD EXPENSES</b>			
	a) minus Relief	(0.065)	
	b) plus Transfer Charge	0.000	
<b>B.5 NET OVERHEAD EXPENSES</b>			
		<b>0.257</b>	

## 2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

### RATE GROUP 560: WAREHOUSING

(CLASS E: TRANSPORTATION AND STORAGE)

<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub-Component</u>	<u>Premium Rate Components</u> <u>Before</u> <u>Relief/Transfer</u>	<u>After</u> <u>Relief/Transfer</u>
<b>B.1 WSIB Administrative</b>			
	WSIB Administrative	0.426	0.479
	<b>Total</b>	<b>0.426</b>	<b>0.479</b>
<b>B.2 Legislative Obligations</b>			
	WSIAT	0.015	0.017
	Office of Worker Advisor	0.007	0.008
	Office of Employer Advisor	0.003	0.003
	OHSA	0.041	0.046
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.011	0.012
	<b>Total</b>	<b>0.077</b>	<b>0.086</b>
<b>B.3 Accident Prevention</b>			
	THSAO	0.047	0.047
	<b>Total</b>	<b>0.550</b>	<b>0.612</b>
<b>B.4 TOTAL OVERHEAD EXPENSES</b>			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.062	
		<u>0.062</u>	
<b>B.5 NET OVERHEAD EXPENSES</b>			
		<b>0.612</b>	

## 2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

### RATE GROUP 570: GENERAL TRUCKING

(CLASS E: TRANSPORTATION AND STORAGE)

<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub-Component</u>	<u>Premium Rate Components</u> <u>Before</u> <u>Relief/Transfer</u>	<u>After</u> <u>Relief/Transfer</u>
<b>B.1 WSIB Administrative</b>			
	WSIB Administrative	0.697	1.113
	<b>Total</b>	<b>0.697</b>	<b>1.113</b>
<b>B.2 Legislative Obligations</b>			
	WSIAT	0.025	0.040
	Office of Worker Advisor	0.012	0.019
	Office of Employer Advisor	0.004	0.006
	OHSA	0.000	0.000
	Mine Rescue	0.000	0.000
	Program Administration	0.001	0.002
	Institute of Work & Health	0.017	0.027
	<b>Total</b>	<b>0.059</b>	<b>0.094</b>
<b>B.3 Accident Prevention</b>			
	THSAO	0.067	0.067
	<b>Total</b>	<b>0.824</b>	<b>1.275</b>
<b>B.4 TOTAL OVERHEAD EXPENSES</b>			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.451	
<b>B.5 NET OVERHEAD EXPENSES</b>			
		<b>1.275</b>	



## 2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

### RATE GROUP 577: COURIER SERVICES

(CLASS E: TRANSPORTATION AND STORAGE)

<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub-Component</u>	<u>Premium Rate Components</u> <u>Before</u> <u>Relief/Transfer</u>	<u>After</u> <u>Relief/Transfer</u>
<b>B.1 WSIB Administrative</b>			
	WSIB Administrative	0.425	0.477
	<b>Total</b>	<b>0.425</b>	<b>0.477</b>
<b>B.2 Legislative Obligations</b>			
	WSIAT	0.015	0.017
	Office of Worker Advisor	0.007	0.008
	Office of Employer Advisor	0.002	0.002
	OHSA	0.041	0.046
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.011	0.012
	<b>Total</b>	<b>0.076</b>	<b>0.085</b>
<b>B.3 Accident Prevention</b>			
	THSAO	0.047	0.047
	<b>Total</b>	<b>0.548</b>	<b>0.609</b>
<b>B.4 TOTAL OVERHEAD EXPENSES</b>			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.061	
<b>B.5 NET OVERHEAD EXPENSES</b>			
		<b>0.609</b>	

**2003 PREMIUM RATES  
SUB-COMPONENTS OF OVERHEAD EXPENSES**

**RATE GROUP 580: MISCELLANEOUS TRANSPORT INDUSTRIES**

(CLASS E: TRANSPORTATION AND STORAGE)

	<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub-Component</u>	<u>Premium Rate Components</u>	
			<u>Before Relief/Transfer</u>	<u>After Relief/Transfer</u>
<b>B.1</b>	WSIB Administrative			
		WSIB Administrative	0.560	0.815
		<b>Total</b>	<b>0.560</b>	<b>0.815</b>
<b>B.2</b>	Legislative Obligations			
		WSIAT	0.020	0.029
		Office of Worker Advisor	0.009	0.013
		Office of Employer Advisor	0.003	0.004
		OHSA	0.000	0.000
		Mine Rescue	0.000	0.000
		Program Administration	0.001	0.001
		Institute of Work & Health	0.014	0.020
		<b>Total</b>	<b>0.047</b>	<b>0.068</b>
<b>B.3</b>	Accident Prevention			
			0.000	0.000
		<b>Total</b>	<b>0.608</b>	<b>0.884</b>
<b>B.4</b>	<b>TOTAL OVERHEAD EXPENSES</b>			
		a) minus Relief	0.000	
		b) plus Transfer Charge	0.276	
<b>B.5</b>	<b>NET OVERHEAD EXPENSES</b>		<b>0.884</b>	

## 2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

### RATE GROUP 584: SCHOOL BUSES

(CLASS E: TRANSPORTATION AND STORAGE)

<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub-Component</u>	<u>Premium Rate Components</u> <u>Before</u> <u>Relief/Transfer</u>	<u>After</u> <u>Relief/Transfer</u>
<b>B.1 WSIB Administrative</b>			
	WSIB Administrative	0.407	0.440
	<b>Total</b>	<b>0.407</b>	<b>0.440</b>
<b>B.2 Legislative Obligations</b>			
	WSIAT	0.015	0.016
	Office of Worker Advisor	0.007	0.008
	Office of Employer Advisor	0.002	0.002
	OHSA	0.039	0.042
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.010	0.011
	<b>Total</b>	<b>0.073</b>	<b>0.079</b>
<b>B.3 Accident Prevention</b>			
	THSAO	0.046	0.046
	<b>Total</b>	<b>0.526</b>	<b>0.565</b>
<b>B.4 TOTAL OVERHEAD EXPENSES</b>			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.039	
		<b>0.565</b>	
<b>B.5 NET OVERHEAD EXPENSES</b>		<b>0.565</b>	

## 2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

### RATE GROUP 590: AMBULANCE SERVICES

(CLASS E: TRANSPORTATION AND STORAGE)

<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub-Component</u>	<u>Premium Rate Components</u> <u>Before</u> <u>Relief/Transfer</u>	<u>After</u> <u>Relief/Transfer</u>
<b>B.1 WSIB Administrative</b>			
	WSIB Administrative	0.747	1.123
	<b>Total</b>	<b>0.747</b>	<b>1.123</b>
<b>B.2 Legislative Obligations</b>			
	WSIAT	0.027	0.041
	Office of Worker Advisor	0.012	0.018
	Office of Employer Advisor	0.004	0.006
	OHSA	0.073	0.110
	Mine Rescue	0.000	0.000
	Program Administration	0.001	0.002
	Institute of Work & Health	0.019	0.029
	<b>Total</b>	<b>0.136</b>	<b>0.204</b>
<b>B.3 Accident Prevention</b>			
	THSAO	0.071	0.071
	<b>Total</b>	<b>0.955</b>	<b>1.399</b>
<b>B.4 TOTAL OVERHEAD EXPENSES</b>			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.444	
		<b>1.399</b>	
<b>B.5 NET OVERHEAD EXPENSES</b>			
		<b>1.399</b>	

## 2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

### CLASS E: TRANSPORTATION AND STORAGE

		<u>Premium Rate Components</u>	
<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub-Component</u>	<u>Before Relief/Transfer</u>	<u>After Relief/Transfer</u>
<b>B.1</b> WSIB Administrative			
	WSIB Administrative	0.583	0.852
	<b>Total</b>	<b>0.583</b>	<b>0.852</b>
<b>B.2</b> Legislative Obligations			
	WSIAT	0.021	0.031
	Office of Worker Advisor	0.010	0.015
	Office of Employer Advisor	0.003	0.005
	OHSA	0.011	0.013
	Mine Rescue	0.000	0.000
	Program Administration	0.001	0.001
	Institute of Work & Health	0.015	0.021
	<b>Total</b>	<b>0.061</b>	<b>0.085</b>
<b>B.3</b> Accident Prevention			
		0.052	0.052
	<b>Total</b>	<b>0.696</b>	<b>0.990</b>
<b>B.4</b> TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.294	
<b>B.5</b> NET OVERHEAD EXPENSES		<b>0.990</b>	

## 2003 PREMIUM RATE COMPONENTS

### RATE GROUP 551: AIR TRANSPORT INDUSTRIES

(CLASS E: TRANSPORTATION AND STORAGE)

Component	2003 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	2002 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	0.714		0.770	
2. Second Injury Enhancement Fund (SIEF)				
a. <i>minus</i> Relief	(0.066)		(0.064)	
b. <i>plus</i> Transfer Charge	0.158		0.155	
3. NET NEW CLAIMS COST	0.807	0.807	0.861	0.861
		47%		45%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.337		0.341	
2. Legislative Obligations	0.028		0.035	
3. Accident Prevention	0.000		0.000	
4. TOTAL OVERHEAD EXPENSES	0.366		0.377	
a. <i>minus</i> Relief	(0.011)		0.000	
b. <i>plus</i> Transfer Charge	0.000		0.019	
5. NET OVERHEAD EXPENSES	0.355	0.355	0.396	0.396
		21%		21%
<b>C. UNFUNDED LIABILITY</b>		0.565		0.658
		33%		34%
<b>D. (GAIN)/LOSS</b>				
1. 1999 Accident Year	(0.003)		(0.001)	
2. 2000 Accident Year	0.004		N/A	
	0.001	0.001	(0.001)	(0.001)
		0%		0%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	<b>1.73</b>	100%	<b>1.91</b>	100%

## 2003 PREMIUM RATE COMPONENTS

### RATE GROUP 553: AIR TRANSPORT SERVICES

(CLASS E: TRANSPORTATION AND STORAGE)

Component	2003 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	2002 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	0.550		0.507	
2. Second Injury Enhancement Fund (SIEF)				
a. <i>minus</i> Relief	(0.089)		(0.056)	
b. <i>plus</i> Transfer Charge	0.122		0.102	
3. NET NEW CLAIMS COST	0.584	0.584	0.553	0.553
		47%		45%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.296		0.283	
2. Legislative Obligations	0.025		0.030	
3. Accident Prevention	0.000		0.000	
4. TOTAL OVERHEAD EXPENSES	0.322		0.313	
a. <i>minus</i> Relief	(0.065)		(0.059)	
b. <i>plus</i> Transfer Charge	0.000		0.000	
5. NET OVERHEAD EXPENSES	0.257	0.257	0.254	0.254
		21%		21%
<b>C. UNFUNDED LIABILITY</b>				
		0.409		0.423
		33%		34%
<b>D. (GAIN)/LOSS</b>				
1. 1999 Accident Year	(0.002)		(0.001)	
2. 2000 Accident Year	0.003		N/A	
	0.001	0.001	(0.001)	(0.001)
		0%		0%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	<b>1.25</b>	100%	<b>1.23</b>	100%

## 2003 PREMIUM RATE COMPONENTS

### RATE GROUP 560: WAREHOUSING

(CLASS E: TRANSPORTATION AND STORAGE)

Component	2003 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	2002 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	1.414		1.346	
2. Second Injury Enhancement Fund (SIEF)				
a. <i>minus</i> Relief	(0.444)		(0.291)	
b. <i>plus</i> Transfer Charge	0.313		0.270	
3. NET NEW CLAIMS COST	1.284	46%	1.325	44%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.426		0.429	
2. Legislative Obligations	0.077		0.093	
3. Accident Prevention	0.047		0.046	
4. TOTAL OVERHEAD EXPENSES	0.550		0.567	
a. <i>minus</i> Relief	0.000		0.000	
b. <i>plus</i> Transfer Charge	0.062		0.089	
5. NET OVERHEAD EXPENSES	0.612	22%	0.656	22%
<b>C. UNFUNDED LIABILITY</b>	0.899	32%	1.013	34%
<b>D. (GAIN)/LOSS</b>				
1. 1999 Accident Year	(0.005)		(0.002)	
2. 2000 Accident Year	0.006		N/A	
	0.001	0%	(0.002)	0%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	<b>2.80</b>	100%	<b>2.99</b>	100%



## 2003 PREMIUM RATE COMPONENTS

### RATE GROUP 570: GENERAL TRUCKING

(CLASS E: TRANSPORTATION AND STORAGE)

Component	2003 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	2002 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	2.991		2.602	
2. Second Injury Enhancement Fund (SIEF)				
a. <i>minus</i> Relief	(0.910)		(0.629)	
b. <i>plus</i> Transfer Charge	0.663		0.523	
3. NET NEW CLAIMS COST	2.745	2.745	2.496	2.496
		46%		44%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.697		0.650	
2. Legislative Obligations	0.059		0.067	
3. Accident Prevention	0.067		0.062	
4. TOTAL OVERHEAD EXPENSES	0.824		0.778	
a. <i>minus</i> Relief	0.000		0.000	
b. <i>plus</i> Transfer Charge	0.451		0.432	
5. NET OVERHEAD EXPENSES	1.275	1.275	1.210	1.210
		21%		22%
<b>C. UNFUNDED LIABILITY</b>		1.922		1.908
				34%
<b>D. (GAIN)/LOSS</b>				
1. 1999 Accident Year	(0.011)		(0.003)	
2. 2000 Accident Year	0.012		N/A	
	0.001	0.001	(0.003)	(0.003)
		0%		0%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	<b>5.94</b>	100%	<b>5.61</b>	100%

## 2003 PREMIUM RATE COMPONENTS

### RATE GROUP 577: COURIER SERVICES

(CLASS E: TRANSPORTATION AND STORAGE)

Component	2003 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	2002 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	1.496		1.404	
2. Second Injury Enhancement Fund (SIEF)				
a. <i>minus</i> Relief	(0.550)		(0.351)	
b. <i>plus</i> Transfer Charge	0.331		0.282	
3. NET NEW CLAIMS COST	1.278	46%	1.335	44%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.425		0.431	
2. Legislative Obligations	0.076		0.093	
3. Accident Prevention	0.047		0.046	
4. TOTAL OVERHEAD EXPENSES	0.548		0.570	
a. <i>minus</i> Relief	0.000		0.000	
b. <i>plus</i> Transfer Charge	0.061		0.091	
5. NET OVERHEAD EXPENSES	0.609	22%	0.661	22%
<b>C. UNFUNDED LIABILITY</b>	0.895	32%	1.020	34%
<b>D. (GAIN)/LOSS</b>				
1. 1999 Accident Year	(0.005)		(0.002)	
2. 2000 Accident Year	0.006		N/A	
	0.001	0%	(0.002)	0%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	<b>2.78</b>	100%	<b>3.01</b>	100%

## 2003 PREMIUM RATE COMPONENTS

### RATE GROUP 580: MISCELLANEOUS TRANSPORT INDUSTRIES

(CLASS E: TRANSPORTATION AND STORAGE)

Component	2003 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	2002 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	2.082		1.795	
2. Second Injury Enhancement Fund (SIEF)				
a. <i>minus</i> Relief	(0.535)		(0.350)	
b. <i>plus</i> Transfer Charge	0.462		0.361	
3. NET NEW CLAIMS COST	2.009	2.009	1.806	1.806
		47%		45%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.560		0.519	
2. Legislative Obligations	0.047		0.054	
3. Accident Prevention	0.000		0.000	
4. TOTAL OVERHEAD EXPENSES	0.608		0.573	
a. <i>minus</i> Relief	0.000		0.000	
b. <i>plus</i> Transfer Charge	0.276		0.258	
5. NET OVERHEAD EXPENSES	0.884	0.884	0.831	0.831
		21%		21%
<b>C. UNFUNDED LIABILITY</b>				
		1.407		1.380
		33%		34%
<b>D. (GAIN)/LOSS</b>				
1. 1999 Accident Year	(0.008)		(0.002)	
2. 2000 Accident Year	0.009		N/A	
	0.001	0.001	(0.002)	(0.002)
		0%		0%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	<b>4.30</b>	<b>100%</b>	<b>4.02</b>	<b>100%</b>

## 2003 PREMIUM RATE COMPONENTS

### RATE GROUP 584: SCHOOL BUSES

(CLASS E: TRANSPORTATION AND STORAGE)

Component	2003 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	2002 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	1.269		1.122	
2. Second Injury Enhancement Fund (SIEF)				
a. <i>minus</i> Relief	(0.371)		(0.212)	
b. <i>plus</i> Transfer Charge	0.281		0.225	
3. NET NEW CLAIMS COST	1.180	46%	1.135	44%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.407		0.393	
2. Legislative Obligations	0.073		0.084	
3. Accident Prevention	0.046		0.043	
4. TOTAL OVERHEAD EXPENSES	0.526		0.521	
a. <i>minus</i> Relief	0.000		0.000	
b. <i>plus</i> Transfer Charge	0.039		0.045	
5. NET OVERHEAD EXPENSES	0.565	22%	0.566	22%
<b>C. UNFUNDED LIABILITY</b>	0.826	32%	0.867	34%
<b>D. (GAIN)/LOSS</b>				
1. 1999 Accident Year	(0.004)		(0.001)	
2. 2000 Accident Year	0.006		N/A	
	0.001	0%	(0.001)	0%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	<b>2.57</b>	<b>100%</b>	<b>2.57</b>	<b>100%</b>

## 2003 PREMIUM RATE COMPONENTS

### RATE GROUP 590: AMBULANCE SERVICES

(CLASS E: TRANSPORTATION AND STORAGE)

Component	2003 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	2002 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	3.095		3.018	
2. Second Injury Enhancement Fund (SIEF)				
a. <i>minus</i> Relief	(0.764)		(0.627)	
b. <i>plus</i> Transfer Charge	0.686		0.606	
3. NET NEW CLAIMS COST	3.017	3.017	2.997	2.997
		46%		45%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.747		0.744	
2. Legislative Obligations	0.136		0.161	
3. Accident Prevention	0.071		0.069	
4. TOTAL OVERHEAD EXPENSES	0.955		0.973	
a. <i>minus</i> Relief	0.000		0.000	
b. <i>plus</i> Transfer Charge	0.444		0.475	
5. NET OVERHEAD EXPENSES	1.399	1.399	1.448	1.448
		21%		22%
<b>C. UNFUNDED LIABILITY</b>				
		2.113		2.291
		32%		34%
<b>D. (GAIN)/LOSS</b>				
1. 1999 Accident Year	(0.012)		(0.004)	
2. 2000 Accident Year	0.014		N/A	
	0.001	0.001	(0.004)	(0.004)
		0%		0%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	<b>6.53</b>	100%	<b>6.73</b>	100%

## 2003 PREMIUM RATE COMPONENTS

### CLASS E: TRANSPORTATION AND STORAGE

Component	2003 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	2002 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	2.314		2.051	
2. Second Injury Enhancement Fund (SIEF)				
a. <i>minus</i> Relief	(0.695)		(0.476)	
b. <i>plus</i> Transfer Charge	0.513		0.412	
3. NET NEW CLAIMS COST	2.132	46%	1.987	44%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.583		0.553	
2. Legislative Obligations	0.061		0.071	
3. Accident Prevention	0.052		0.049	
4. TOTAL OVERHEAD EXPENSES	0.696		0.672	
a. <i>minus</i> Relief	0.000		0.000	
b. <i>plus</i> Transfer Charge	0.294		0.290	
5. NET OVERHEAD EXPENSES	0.990	21%	0.962	22%
<b>C. UNFUNDED LIABILITY</b>	1.493	32%	1.518	34%
<b>D. (GAIN)/LOSS</b>				
1. 1999 Accident Year	(0.008)		(0.002)	
2. 2000 Accident Year	0.010		N/A	
	0.001	0%	(0.002)	0%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	<b>4.62</b>	100%	<b>4.47</b>	100%

## 2003 PREMIUM RATES

### Summary of Premium Rate Components by Rate Group per \$100 of Insurable Earnings

<u>Rate Group</u>	<u>Description</u>	<u>New Claims Cost</u> (\$)	<u>Overhead</u> (\$)	<u>Unfunded Liability</u> (\$)	<u>(Gain)/Loss</u> (\$)	<u>2003 Premium Rate</u> (\$)
551	AIR TRANSPORT INDUSTRIES	0.807	0.355	0.565	0.001	1.73
553	AIR TRANSPORT SERVICES	0.584	0.257	0.409	0.001	1.25
560	WAREHOUSING	1.284	0.612	0.899	0.001	2.80
570	GENERAL TRUCKING	2.745	1.275	1.922	0.001	5.94
577	COURIER SERVICES	1.278	0.609	0.895	0.001	2.78
580	MISCELLANEOUS TRANSPORT INDUSTRIES	2.009	0.884	1.407	0.001	4.30
584	SCHOOL BUSES	1.180	0.565	0.826	0.001	2.57
590	AMBULANCE SERVICES	3.017	1.399	2.113	0.001	6.53
<b>CLASS: E</b>	<b>TRANSPORTATION AND STORAGE</b>	<b>2.132</b>	<b>0.990</b>	<b>1.493</b>	<b>0.001</b>	<b>4.62</b>

## *Section 6 - F*

### Class F – Supporting Documentation





**2003 PREMIUM RATES  
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

**RATE GROUP 604: FOOD, SALES**

(CLASS F: RETAIL AND WHOLESALE TRADES)

<b>Year</b>	<b>Insurable Earnings</b>	<b>Maximum Insurable Earnings Ceiling</b>	<b>Average Insurable Earnings</b>	<b>Employment</b>	<b>Number of LTIs</b>	<b>Lost Time Injury Rate</b>
1997	\$2,197,829,548	\$56,100	\$21,130	104,013	3,880	3.73%
1998	\$2,296,468,069	\$58,200	\$21,186	108,396	3,773	3.48%
1999	\$2,386,235,125	\$59,200	\$21,596	110,493	3,542	3.21%
2000	\$2,527,653,187	\$59,300	\$21,054	120,053	4,017	3.35%
2001	\$2,713,786,961	\$60,600	\$21,827	124,331	3,927	3.16%
2002	\$2,727,366,751	\$64,600	\$21,914	124,455	3,912	3.14%
2003	\$2,804,264,856	\$65,600	\$22,243	126,073	3,913	3.10%

**2003 PREMIUM RATES  
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

**RATE GROUP 606: GROCERY AND CONVENIENCE STORES**

(CLASS F: RETAIL AND WHOLESALE TRADES)

<u>Year</u>	<u>Insurable Earnings</u>	<u>Maximum Insurable Earnings Ceiling</u>	<u>Average Insurable Earnings</u>	<u>Employment</u>	<u>Number of LTIs</u>	<u>Lost Time Injury Rate</u>
1997	\$298,707,642	\$56,100	\$15,270	19,562	307	1.57%
1998	\$326,175,294	\$58,200	\$15,356	21,241	312	1.47%
1999	\$323,377,829	\$59,200	\$15,533	20,818	288	1.38%
2000	\$281,489,366	\$59,300	\$16,872	16,684	214	1.28%
2001	\$288,529,596	\$60,600	\$17,453	16,532	218	1.32%
2002	\$289,973,398	\$64,600	\$17,523	16,549	199	1.20%
2003	\$298,149,198	\$65,600	\$17,786	16,764	196	1.17%

**2003 PREMIUM RATES  
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

**RATE GROUP 607: SPECIALTY FOOD STORES**

(CLASS F: RETAIL AND WHOLESALE TRADES)

<b>Year</b>	<b>Insurable Earnings</b>	<b>Maximum Insurable Earnings Ceiling</b>	<b>Average Insurable Earnings</b>	<b>Employment</b>	<b>Number of LTIs</b>	<b>Lost Time Injury Rate</b>
1997	\$90,507,633	\$56,100	\$16,604	5,451	125	2.29%
1998	\$96,380,661	\$58,200	\$17,882	5,390	129	2.39%
1999	\$103,670,150	\$59,200	\$17,871	5,801	127	2.19%
2000	\$100,468,441	\$59,300	\$17,631	5,698	138	2.42%
2001	\$100,863,381	\$60,600	\$17,254	5,846	118	2.02%
2002	\$101,368,101	\$64,600	\$17,323	5,852	117	2.00%
2003	\$104,226,175	\$65,600	\$17,583	5,928	116	1.96%

**2003 PREMIUM RATES  
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

**RATE GROUP 608: BEER STORES**

(CLASS F: RETAIL AND WHOLESALE TRADES)

<u>Year</u>	<u>Insurable Earnings</u>	<u>Maximum Insurable Earnings Ceiling</u>	<u>Average Insurable Earnings</u>	<u>Employment</u>	<u>Number of LTIs</u>	<u>Lost Time Injury Rate</u>
1997	\$115,926,948	\$56,100	\$40,784	2,842	220	7.74%
1998	\$118,591,592	\$58,200	\$39,935	2,970	216	7.27%
1999	\$123,585,608	\$59,200	\$39,268	3,147	202	6.42%
2000	\$121,417,446	\$59,300	\$38,252	3,174	189	5.95%
2001	\$125,685,525	\$60,600	\$38,333	3,279	237	7.23%
2002	\$126,314,455	\$64,600	\$38,486	3,282	214	6.52%
2003	\$129,875,891	\$65,600	\$39,064	3,325	216	6.50%

**2003 PREMIUM RATES  
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

**RATE GROUP 612: AGRICULTURAL PRODUCTS, SALES**

(CLASS F: RETAIL AND WHOLESALE TRADES)

<b>Year</b>	<b>Insurable Earnings</b>	<b>Maximum Insurable Earnings Ceiling</b>	<b>Average Insurable Earnings</b>	<b>Employment</b>	<b>Number of LTIs</b>	<b>Lost Time Injury Rate</b>
1997	\$190,066,659	\$56,100	\$25,767	7,376	159	2.16%
1998	\$204,320,331	\$58,200	\$26,655	7,665	157	2.05%
1999	\$212,521,971	\$59,200	\$27,269	7,794	168	2.16%
2000	\$222,434,762	\$59,300	\$28,710	7,748	174	2.25%
2001	\$230,967,250	\$60,600	\$28,603	8,075	187	2.32%
2002	\$232,123,010	\$64,600	\$28,717	8,083	179	2.21%
2003	\$238,667,718	\$65,600	\$29,148	8,188	179	2.19%

**2003 PREMIUM RATES  
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

**RATE GROUP 630: VEHICLE SERVICES AND REPAIRS**

(CLASS F: RETAIL AND WHOLESALE TRADES)

<u>Year</u>	<u>Insurable Earnings</u>	<u>Maximum Insurable Earnings Ceiling</u>	<u>Average Insurable Earnings</u>	<u>Employment</u>	<u>Number of LTIs</u>	<u>Lost Time Injury Rate</u>
1997	\$1,672,031,355	\$56,100	\$32,044	52,179	2,534	4.86%
1998	\$1,726,929,385	\$58,200	\$33,507	51,539	2,352	4.56%
1999	\$1,820,612,298	\$59,200	\$34,416	52,901	2,371	4.48%
2000	\$1,911,777,888	\$59,300	\$34,978	54,656	2,466	4.51%
2001	\$2,125,692,502	\$60,600	\$36,677	57,957	2,395	4.13%
2002	\$2,136,329,467	\$64,600	\$36,824	58,015	2,432	4.19%
2003	\$2,196,563,277	\$65,600	\$37,376	58,769	2,439	4.15%

**2003 PREMIUM RATES  
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

**RATE GROUP 633: PETROLEUM PRODUCTS, SALES**

(CLASS F: RETAIL AND WHOLESALE TRADES)

<u>Year</u>	<u>Insurable Earnings</u>	<u>Maximum Insurable Earnings Ceiling</u>	<u>Average Insurable Earnings</u>	<u>Employment</u>	<u>Number of LTIs</u>	<u>Lost Time Injury Rate</u>
1997	\$320,958,175	\$56,100	\$22,362	14,353	234	1.63%
1998	\$318,340,227	\$58,200	\$23,125	13,766	202	1.47%
1999	\$327,836,301	\$59,200	\$23,361	14,034	201	1.43%
2000	\$332,306,525	\$59,300	\$27,003	12,306	240	1.95%
2001	\$366,992,580	\$60,600	\$27,410	13,389	195	1.46%
2002	\$368,829,011	\$64,600	\$27,520	13,402	199	1.48%
2003	\$379,228,145	\$65,600	\$27,932	13,577	196	1.44%

**2003 PREMIUM RATES  
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

**RATE GROUP 636: OTHER SALES**

(CLASS F: RETAIL AND WHOLESALE TRADES)

<b>Year</b>	<b>Insurable Earnings</b>	<b>Maximum Insurable Earnings Ceiling</b>	<b>Average Insurable Earnings</b>	<b>Employment</b>	<b>Number of LTIs</b>	<b>Lost Time Injury Rate</b>
1997	\$6,040,967,719	\$56,100	\$20,975	288,010	5,215	1.81%
1998	\$6,439,693,470	\$58,200	\$20,902	308,091	4,887	1.59%
1999	\$6,808,575,221	\$59,200	\$21,503	316,641	5,368	1.70%
2000	\$7,211,591,831	\$59,300	\$21,974	328,194	5,657	1.72%
2001	\$7,391,158,713	\$60,600	\$22,556	327,687	5,429	1.66%
2002	\$7,428,144,071	\$64,600	\$22,646	328,015	4,941	1.51%
2003	\$7,637,580,593	\$65,600	\$22,986	332,279	4,886	1.47%



**2003 PREMIUM RATES  
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

**RATE GROUP 638: PHARMACIES**

(CLASS F: RETAIL AND WHOLESALE TRADES)

<u>Year</u>	<u>Insurable Earnings</u>	<u>Maximum Insurable Earnings Ceiling</u>	<u>Average Insurable Earnings</u>	<u>Employment</u>	<u>Number of LTIs</u>	<u>Lost Time Injury Rate</u>
1997	\$1,009,454,282	\$56,100	\$20,806	48,517	365	0.75%
1998	\$1,107,161,516	\$58,200	\$20,310	54,512	355	0.65%
1999	\$1,164,373,163	\$59,200	\$22,101	52,685	388	0.74%
2000	\$1,238,586,406	\$59,300	\$22,521	54,998	327	0.59%
2001	\$1,364,490,253	\$60,600	\$23,809	57,311	335	0.58%
2002	\$1,371,318,162	\$64,600	\$23,904	57,368	348	0.61%
2003	\$1,409,982,478	\$65,600	\$24,263	58,114	329	0.57%

**2003 PREMIUM RATES  
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

**RATE GROUP 641: CLOTHING STORES**

(CLASS F: RETAIL AND WHOLESALE TRADES)

<u>Year</u>	<u>Insurable Earnings</u>	<u>Maximum Insurable Earnings Ceiling</u>	<u>Average Insurable Earnings</u>	<u>Employment</u>	<u>Number of LTIs</u>	<u>Lost Time Injury Rate</u>
1997	\$756,633,219	\$56,100	\$18,218	41,533	490	1.18%
1998	\$831,361,961	\$58,200	\$18,789	44,248	513	1.16%
1999	\$884,244,350	\$59,200	\$20,378	43,391	524	1.21%
2000	\$966,994,662	\$59,300	\$20,349	47,520	644	1.36%
2001	\$1,019,583,774	\$60,600	\$20,151	50,598	550	1.09%
2002	\$1,024,685,771	\$64,600	\$20,232	50,649	548	1.08%
2003	\$1,053,576,787	\$65,600	\$20,535	51,307	535	1.04%

**2003 PREMIUM RATES  
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

**RATE GROUP 657: AUTOMOBILE AND TRUCK DEALERS**

(CLASS F: RETAIL AND WHOLESALE TRADES)

<u>Year</u>	<u>Insurable Earnings</u>	<u>Maximum Insurable Earnings Ceiling</u>	<u>Average Insurable Earnings</u>	<u>Employment</u>	<u>Number of LTIs</u>	<u>Lost Time Injury Rate</u>
1997	\$913,356,929	\$56,100	\$29,555	30,904	312	1.01%
1998	\$983,842,030	\$58,200	\$29,431	33,428	292	0.87%
1999	\$1,069,650,004	\$59,200	\$28,220	37,904	314	0.83%
2000	\$1,130,027,037	\$59,300	\$29,337	38,519	301	0.78%
2001	\$1,187,586,742	\$60,600	\$28,731	41,334	303	0.73%
2002	\$1,193,529,426	\$64,600	\$28,846	41,375	282	0.68%
2003	\$1,227,180,988	\$65,600	\$29,279	41,913	270	0.64%

**2003 PREMIUM RATES  
 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

**RATE GROUP 668: COMPUTER, ELECTRONIC AND ELECTRICAL EQUIPMENT, SALES**

(CLASS F: RETAIL AND WHOLESALE TRADES)

<u>Year</u>	<u>Insurable Earnings</u>	<u>Maximum Insurable Earnings Ceiling</u>	<u>Average Insurable Earnings</u>	<u>Employment</u>	<u>Number of LTIs</u>	<u>Lost Time Injury Rate</u>
1997	\$1,853,373,558	\$56,100	\$27,739	66,815	461	0.69%
1998	\$2,022,593,080	\$58,200	\$28,176	71,785	458	0.64%
1999	\$2,250,073,133	\$59,200	\$28,785	78,169	496	0.63%
2000	\$2,429,705,513	\$59,300	\$30,031	80,905	452	0.56%
2001	\$2,539,466,542	\$60,600	\$30,615	82,948	423	0.51%
2002	\$2,552,174,033	\$64,600	\$30,737	83,031	442	0.53%
2003	\$2,624,132,579	\$65,600	\$31,199	84,110	413	0.49%

**2003 PREMIUM RATES  
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

**RATE GROUP 670: MACHINERY AND OTHER VEHICLES, SALES**

(CLASS F: RETAIL AND WHOLESALE TRADES)

<u>Year</u>	<u>Insurable Earnings</u>	<u>Maximum Insurable Earnings Ceiling</u>	<u>Average Insurable Earnings</u>	<u>Employment</u>	<u>Number of LTIs</u>	<u>Lost Time Injury Rate</u>
1997	\$1,050,826,691	\$56,100	\$30,275	34,710	863	2.49%
1998	\$1,123,321,545	\$58,200	\$31,403	35,771	783	2.19%
1999	\$1,196,568,384	\$59,200	\$33,179	36,064	823	2.28%
2000	\$1,271,161,966	\$59,300	\$33,710	37,709	768	2.04%
2001	\$1,290,091,413	\$60,600	\$35,254	36,594	748	2.04%
2002	\$1,296,547,030	\$64,600	\$35,395	36,631	701	1.91%
2003	\$1,333,103,174	\$65,600	\$35,926	37,107	697	1.88%

**2003 PREMIUM RATES  
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

**RATE GROUP 681: LUMBER AND BUILDERS SUPPLY**

(CLASS F: RETAIL AND WHOLESALE TRADES)

<u>Year</u>	<u>Insurable Earnings</u>	<u>Maximum Insurable Earnings Ceiling</u>	<u>Average Insurable Earnings</u>	<u>Employment</u>	<u>Number of LTIs</u>	<u>Lost Time Injury Rate</u>
1997	\$540,678,043	\$56,100	\$23,056	23,451	923	3.94%
1998	\$602,713,918	\$58,200	\$23,403	25,754	879	3.41%
1999	\$674,790,034	\$59,200	\$24,408	27,646	1,007	3.64%
2000	\$748,932,854	\$59,300	\$24,999	29,959	1,159	3.87%
2001	\$788,850,504	\$60,600	\$25,864	30,500	1,253	4.11%
2002	\$792,797,912	\$64,600	\$25,967	30,531	1,184	3.88%
2003	\$815,150,849	\$65,600	\$26,357	30,927	1,187	3.84%

**2003 PREMIUM RATES  
 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

**RATE GROUP 685: METAL PRODUCTS, WHOLESALE**

(CLASS F: RETAIL AND WHOLESALE TRADES)

<b>Year</b>	<b>Insurable Earnings</b>	<b>Maximum Insurable Earnings Ceiling</b>	<b>Average Insurable Earnings</b>	<b>Employment</b>	<b>Number of LTIs</b>	<b>Lost Time Injury Rate</b>
1997	\$169,748,801	\$56,100	\$29,524	5,750	205	3.57%
1998	\$170,237,212	\$58,200	\$28,721	5,927	183	3.09%
1999	\$181,797,703	\$59,200	\$30,738	5,914	198	3.35%
2000	\$151,467,448	\$59,300	\$32,452	4,667	191	4.09%
2001	\$143,418,092	\$60,600	\$33,327	4,303	175	4.07%
2002	\$144,135,756	\$64,600	\$33,460	4,307	160	3.71%
2003	\$148,199,664	\$65,600	\$33,962	4,363	160	3.67%

**2003 PREMIUM RATES  
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

**RATE GROUP 689: WASTE MATERIALS RECYCLING**

(CLASS F: RETAIL AND WHOLESALE TRADES)

<u>Year</u>	<u>Insurable Earnings</u>	<u>Maximum Insurable Earnings Ceiling</u>	<u>Average Insurable Earnings</u>	<u>Employment</u>	<u>Number of LTIs</u>	<u>Lost Time Injury Rate</u>
1997	\$125,483,672	\$56,100	\$26,609	4,716	340	7.21%
1998	\$128,193,312	\$58,200	\$27,628	4,640	274	5.91%
1999	\$119,579,526	\$59,200	\$27,330	4,375	305	6.97%
2000	\$133,927,330	\$59,300	\$28,238	4,743	269	5.67%
2001	\$136,059,261	\$60,600	\$30,123	4,517	275	6.09%
2002	\$136,740,102	\$64,600	\$30,243	4,522	278	6.15%
2003	\$140,595,489	\$65,600	\$30,697	4,580	280	6.11%



**2003 PREMIUM RATES  
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

**CLASS F: RETAIL AND WHOLESALE TRADES**

<u>Year</u>	<u>Insurable Earnings</u>	<u>Maximum Insurable Earnings Ceiling</u>	<u>Average Insurable Earnings</u>	<u>Employment</u>	<u>Number of LTIs</u>	<u>Lost Time Injury Rate</u>
1997	\$17,346,550,874	\$56,100	\$23,123	750,182	16,633	2.22%
1998	\$18,496,323,603	\$58,200	\$23,262	795,123	15,765	1.98%
1999	\$19,647,490,800	\$59,200	\$24,025	817,777	16,322	2.00%
2000	\$20,779,942,662	\$59,300	\$24,518	847,533	17,206	2.03%
2001	\$21,813,223,089	\$60,600	\$25,212	865,201	16,768	1.94%
2002	\$21,922,376,457	\$64,600	\$25,313	866,066	16,136	1.86%
2003	\$22,540,477,862	\$65,600	\$25,692	877,325	16,012	1.83%

## 2003 PREMIUM RATES

### NEW CLAIMS COST BY RATE GROUP

Rate Group	Description	2003 New Claims Cost		2003 Premium
		Cost Index * (%)	Cost per LTI (\$)	Rate (\$)
604	FOOD, SALES	79%	8,050	2.43
606	GROCERY AND CONVENIENCE STORES	88%	8,953	1.29
607	SPECIALTY FOOD STORES	128%	12,951	3.20
608	BEER STORES	107%	10,885	3.56
612	AGRICULTURAL PRODUCTS, SALES	151%	15,328	2.58
630	VEHICLE SERVICES AND REPAIRS	147%	14,969	3.72
633	PETROLEUM PRODUCTS, SALES	143%	14,538	1.70
636	OTHER SALES	84%	8,576	1.23
638	PHARMACIES	86%	8,713	0.46
641	CLOTHING STORES	85%	8,666	0.94
657	AUTOMOBILE AND TRUCK DEALERS	129%	13,065	0.65
668	COMPUTER, ELECTRONIC AND ELECTRICAL EQUIPMENT, SALES	99%	10,101	0.38
670	MACHINERY AND OTHER VEHICLES, SALES	124%	12,628	1.53
681	LUMBER AND BUILDERS SUPPLY	88%	8,909	2.88
685	METAL PRODUCTS, WHOLESALE	118%	11,979	2.91
689	WASTE MATERIALS RECYCLING	175%	17,731	7.97
<b>CLASS: F RETAIL AND WHOLESALE TRADES</b>			<b>10,153</b>	<b>1.61</b>

\* The Cost Index compares the average cost of a claim for a Rate Group to that of the Class.

## 2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

### RATE GROUP 604: FOOD, SALES

(CLASS F: RETAIL AND WHOLESALE TRADES)

<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub-Component</u>	<u>Premium Rate Components</u> <u>Before</u> <u>Relief/Transfer</u>	<u>After</u> <u>Relief/Transfer</u>
<b>B.1 WSIB Administrative</b>			
	WSIB Administrative	0.399	0.424
	<b>Total</b>	<b>0.399</b>	<b>0.424</b>
<b>B.2 Legislative Obligations</b>			
	WSIAT	0.014	0.015
	Office of Worker Advisor	0.007	0.007
	Office of Employer Advisor	0.002	0.002
	OHSA	0.038	0.040
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.010	0.011
	<b>Total</b>	<b>0.071</b>	<b>0.076</b>
<b>B.3 Accident Prevention</b>			
	OSSA	0.033	0.033
	<b>Total</b>	<b>0.504</b>	<b>0.534</b>
<b>B.4 TOTAL OVERHEAD EXPENSES</b>			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.030	
		0.534	
<b>B.5 NET OVERHEAD EXPENSES</b>		<b>0.534</b>	

## 2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

### RATE GROUP 606: GROCERY AND CONVENIENCE STORES

(CLASS F: RETAIL AND WHOLESALE TRADES)

<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub-Component</u>	<u>Premium Rate Components</u> <u>Before</u> <u>Relief/Transfer</u>	<u>After</u> <u>Relief/Transfer</u>
<b>B.1 WSIB Administrative</b>			
	WSIB Administrative	0.300	0.225
	<b>Total</b>	<b>0.300</b>	<b>0.225</b>
<b>B.2 Legislative Obligations</b>			
	WSIAT	0.011	0.008
	Office of Worker Advisor	0.005	0.004
	Office of Employer Advisor	0.002	0.001
	OHSA	0.029	0.022
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.008	0.006
	<b>Total</b>	<b>0.055</b>	<b>0.041</b>
<b>B.3 Accident Prevention</b>			
	OSSA	0.023	0.023
	<b>Total</b>	<b>0.378</b>	<b>0.289</b>
<b>B.4 TOTAL OVERHEAD EXPENSES</b>			
	a) minus Relief	(0.089)	
	b) plus Transfer Charge	0.000	
<b>B.5 NET OVERHEAD EXPENSES</b>			
		<b>0.289</b>	

## 2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

### RATE GROUP 607: SPECIALTY FOOD STORES

(CLASS F: RETAIL AND WHOLESALE TRADES)

<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub-Component</u>	<u>Premium Rate Components</u>	
		<u>Before Relief/Transfer</u>	<u>After Relief/Transfer</u>
<b>B.1 WSIB Administrative</b>			
	WSIB Administrative	0.466	0.559
	<b>Total</b>	<b>0.466</b>	<b>0.559</b>
<b>B.2 Legislative Obligations</b>			
	WSIAT	0.017	0.020
	Office of Worker Advisor	0.008	0.010
	Office of Employer Advisor	0.003	0.004
	OHSA	0.045	0.054
	Mine Rescue	0.000	0.000
	Program Administration	0.001	0.001
	Institute of Work & Health	0.012	0.014
	<b>Total</b>	<b>0.086</b>	<b>0.103</b>
<b>B.3 Accident Prevention</b>			
	OSSA	0.040	0.040
	<b>Total</b>	<b>0.591</b>	<b>0.701</b>
<b>B.4 TOTAL OVERHEAD EXPENSES</b>			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.110	
		<b>0.701</b>	
<b>B.5 NET OVERHEAD EXPENSES</b>		<b>0.701</b>	

## 2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

### RATE GROUP 608: BEER STORES

(CLASS F: RETAIL AND WHOLESALE TRADES)

<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub-Component</u>	<u>Premium Rate Components</u> <u>Before</u> <u>Relief/Transfer</u>	<u>After</u> <u>Relief/Transfer</u>
<b>B.1 WSIB Administrative</b>			
	WSIB Administrative	0.498	0.622
	<b>Total</b>	<b>0.498</b>	<b>0.622</b>
<b>B.2 Legislative Obligations</b>			
	WSIAT	0.018	0.022
	Office of Worker Advisor	0.008	0.010
	Office of Employer Advisor	0.003	0.004
	OHSA	0.048	0.060
	Mine Rescue	0.000	0.000
	Program Administration	0.001	0.001
	Institute of Work & Health	0.012	0.015
	<b>Total</b>	<b>0.090</b>	<b>0.112</b>
<b>B.3 Accident Prevention</b>			
	OSSA	0.043	0.043
	<b>Total</b>	<b>0.632</b>	<b>0.778</b>
<b>B.4 TOTAL OVERHEAD EXPENSES</b>			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.146	
<b>B.5 NET OVERHEAD EXPENSES</b>			
		<b>0.778</b>	

## 2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

### RATE GROUP 612: AGRICULTURAL PRODUCTS, SALES

(CLASS F: RETAIL AND WHOLESALE TRADES)

<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub-Component</u>	<u>Premium Rate Components</u>	
		<u>Before Relief/Transfer</u>	<u>After Relief/Transfer</u>
<b>B.1 WSIB Administrative</b>			
	WSIB Administrative	0.411	0.448
	<b>Total</b>	<b>0.411</b>	<b>0.448</b>
<b>B.2 Legislative Obligations</b>			
	WSIAT	0.015	0.016
	Office of Worker Advisor	0.007	0.008
	Office of Employer Advisor	0.002	0.002
	OHSA	0.040	0.044
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.010	0.011
	<b>Total</b>	<b>0.074</b>	<b>0.081</b>
<b>B.3 Accident Prevention</b>			
	IAPA	0.042	0.042
	<b>Total</b>	<b>0.528</b>	<b>0.572</b>
<b>B.4 TOTAL OVERHEAD EXPENSES</b>			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.044	
		<u>0.044</u>	
<b>B.5 NET OVERHEAD EXPENSES</b>			
		<b>0.572</b>	

## 2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

### RATE GROUP 630: VEHICLE SERVICES AND REPAIRS

(CLASS F: RETAIL AND WHOLESALE TRADES)

<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub-Component</u>	<u>Premium Rate Components</u>	
		<u>Before Relief/Transfer</u>	<u>After Relief/Transfer</u>
<b>B.1 WSIB Administrative</b>			
	WSIB Administrative	0.512	0.650
	<b>Total</b>	<b>0.512</b>	<b>0.650</b>
<b>B.2 Legislative Obligations</b>			
	WSIAT	0.019	0.024
	Office of Worker Advisor	0.009	0.011
	Office of Employer Advisor	0.003	0.004
	OHSA	0.050	0.064
	Mine Rescue	0.000	0.000
	Program Administration	0.001	0.001
	Institute of Work & Health	0.013	0.017
	<b>Total</b>	<b>0.095</b>	<b>0.121</b>
<b>B.3 Accident Prevention</b>			
	OSSA	0.044	0.044
	<b>Total</b>	<b>0.650</b>	<b>0.814</b>
<b>B.4 TOTAL OVERHEAD EXPENSES</b>			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.164	
		<u>0.164</u>	
<b>B.5 NET OVERHEAD EXPENSES</b>			
		<b>0.814</b>	



## 2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

### RATE GROUP 633: PETROLEUM PRODUCTS, SALES

(CLASS F: RETAIL AND WHOLESALE TRADES)

<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub-Component</u>	<u>Premium Rate Components</u>	
		<u>Before Relief/Transfer</u>	<u>After Relief/Transfer</u>
<b>B.1 WSIB Administrative</b>			
	WSIB Administrative	0.335	0.295
	<b>Total</b>	<b>0.335</b>	<b>0.295</b>
<b>B.2 Legislative Obligations</b>			
	WSIAT	0.012	0.011
	Office of Worker Advisor	0.006	0.005
	Office of Employer Advisor	0.002	0.002
	OHSA	0.032	0.028
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.008	0.007
	<b>Total</b>	<b>0.060</b>	<b>0.053</b>
<b>B.3 Accident Prevention</b>			
	IAPA	0.034	0.034
	<b>Total</b>	<b>0.430</b>	<b>0.383</b>
<b>B.4 TOTAL OVERHEAD EXPENSES</b>			
	a) minus Relief	(0.047)	
	b) plus Transfer Charge	0.000	
		<b>0.383</b>	
<b>B.5 NET OVERHEAD EXPENSES</b>		<b>0.383</b>	

## 2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

### RATE GROUP 636: OTHER SALES

(CLASS F: RETAIL AND WHOLESALE TRADES)

<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub-Component</u>	<u>Premium Rate Components</u> <u>Before</u> <u>Relief/Transfer</u>	<u>After</u> <u>Relief/Transfer</u>
<b>B.1 WSIB Administrative</b>			
	WSIB Administrative	0.294	0.214
	<b>Total</b>	<b>0.294</b>	<b>0.214</b>
<b>B.2 Legislative Obligations</b>			
	WSIAT	0.011	0.008
	Office of Worker Advisor	0.005	0.004
	Office of Employer Advisor	0.002	0.001
	OHSA	0.028	0.020
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.007	0.005
	<b>Total</b>	<b>0.053</b>	<b>0.038</b>
<b>B.3 Accident Prevention</b>			
	OSSA	0.023	0.023
	<b>Total</b>	<b>0.370</b>	<b>0.275</b>
<b>B.4 TOTAL OVERHEAD EXPENSES</b>			
	a) minus Relief	(0.095)	
	b) plus Transfer Charge	0.000	
		<b>0.275</b>	
<b>B.5 NET OVERHEAD EXPENSES</b>		<b>0.275</b>	

## 2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

### RATE GROUP 638: PHARMACIES

(CLASS F: RETAIL AND WHOLESALE TRADES)

<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub-Component</u>	<u>Premium Rate Components</u>	
		<u>Before Relief/Transfer</u>	<u>After Relief/Transfer</u>
<b>B.1 WSIB Administrative</b>			
	WSIB Administrative	0.227	0.079
	<b>Total</b>	<b>0.227</b>	<b>0.079</b>
<b>B.2 Legislative Obligations</b>			
	WSIAT	0.008	0.003
	Office of Worker Advisor	0.004	0.001
	Office of Employer Advisor	0.001	0.000
	OHSA	0.022	0.008
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.006	0.002
	<b>Total</b>	<b>0.041</b>	<b>0.014</b>
<b>B.3 Accident Prevention</b>			
	OSSA	0.016	0.016
	<b>Total</b>	<b>0.284</b>	<b>0.109</b>
<b>B.4 TOTAL OVERHEAD EXPENSES</b>			
	a) minus Relief	(0.175)	
	b) plus Transfer Charge	0.000	
		<b>0.109</b>	
<b>B.5 NET OVERHEAD EXPENSES</b>			
		<b>0.109</b>	

## 2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

### RATE GROUP 641: CLOTHING STORES

(CLASS F: RETAIL AND WHOLESALE TRADES)

<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub-Component</u>	<u>Premium Rate Components</u> <u>Before Relief/Transfer</u>	<u>After Relief/Transfer</u>
<b>B.1 WSIB Administrative</b>			
	WSIB Administrative	0.269	0.163
	<b>Total</b>	<b>0.269</b>	<b>0.163</b>
<b>B.2 Legislative Obligations</b>			
	WSIAT	0.010	0.006
	Office of Worker Advisor	0.004	0.002
	Office of Employer Advisor	0.002	0.001
	OHSA	0.026	0.016
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.007	0.004
	<b>Total</b>	<b>0.049</b>	<b>0.030</b>
<b>B.3 Accident Prevention</b>			
	OSSA	0.020	0.020
	<b>Total</b>	<b>0.338</b>	<b>0.213</b>
<b>B.4 TOTAL OVERHEAD EXPENSES</b>			
	a) minus Relief	(0.125)	
	b) plus Transfer Charge	0.000	
		<b>0.213</b>	
<b>B.5 NET OVERHEAD EXPENSES</b>		<b>0.213</b>	

## 2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

### RATE GROUP 657: AUTOMOBILE AND TRUCK DEALERS

(CLASS F: RETAIL AND WHOLESALE TRADES)

<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub-Component</u>	<u>Premium Rate Components</u> <u>Before</u> <u>Relief/Transfer</u>	<u>After</u> <u>Relief/Transfer</u>
<b>B.1 WSIB Administrative</b>			
	WSIB Administrative	0.244	0.112
	<b>Total</b>	<b>0.244</b>	<b>0.112</b>
<b>B.2 Legislative Obligations</b>			
	WSIAT	0.009	0.004
	Office of Worker Advisor	0.004	0.002
	Office of Employer Advisor	0.001	0.000
	OHSA	0.023	0.011
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.006	0.003
	<b>Total</b>	<b>0.043</b>	<b>0.020</b>
<b>B.3 Accident Prevention</b>			
	OSSA	0.018	0.018
	<b>Total</b>	<b>0.306</b>	<b>0.151</b>
<b>B.4 TOTAL OVERHEAD EXPENSES</b>			
	a) minus Relief	(0.155)	
	b) plus Transfer Charge	0.000	
		<b>0.151</b>	
<b>B.5 NET OVERHEAD EXPENSES</b>			
		<b>0.151</b>	

## 2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

### RATE GROUP 668: COMPUTER, ELECTRONIC AND ELECTRICAL EQUIPMENT, SALES

(CLASS F: RETAIL AND WHOLESALE TRADES)

<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub-Component</u>	<u>Premium Rate Components</u>	
		<u>Before Relief/Transfer</u>	<u>After Relief/Transfer</u>
<b>B.1</b>	WSIB Administrative		
	WSIB Administrative	0.220	0.064
	<b>Total</b>	<b>0.220</b>	<b>0.064</b>
<b>B.2</b>	Legislative Obligations		
	WSIAT	0.008	0.002
	Office of Worker Advisor	0.004	0.001
	Office of Employer Advisor	0.001	0.000
	OHSA	0.021	0.006
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.006	0.002
	<b>Total</b>	<b>0.040</b>	<b>0.012</b>
<b>B.3</b>	Accident Prevention		
	OSSA	0.016	0.016
	<b>Total</b>	<b>0.276</b>	<b>0.092</b>
<b>B.4</b>	<b>TOTAL OVERHEAD EXPENSES</b>		
	a) minus Relief	(0.184)	
	b) plus Transfer Charge	0.000	
<b>B.5</b>	<b>NET OVERHEAD EXPENSES</b>	<b>0.092</b>	

**2003 PREMIUM RATES  
SUB-COMPONENTS OF OVERHEAD EXPENSES**

**RATE GROUP 670: MACHINERY AND OTHER VEHICLES, SALES**

(CLASS F: RETAIL AND WHOLESALE TRADES)

Overhead Expenses <u>Component</u>	Overhead Expenses <u>Sub-Component</u>	<u>Premium Rate Components</u>	
		<u>Before Relief/Transfer</u>	<u>After Relief/Transfer</u>
<b>B.1</b>	WSIB Administrative	0.320	0.265
	<b>Total</b>	<b>0.320</b>	<b>0.265</b>
<b>B.2</b>	Legislative Obligations		
	WSIAT	0.012	0.010
	Office of Worker Advisor	0.005	0.004
	Office of Employer Advisor	0.002	0.002
	OHSA	0.031	0.026
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.008	0.007
	<b>Total</b>	<b>0.058</b>	<b>0.048</b>
<b>B.3</b>	Accident Prevention		
	IAPA	0.033	0.033
	<b>Total</b>	<b>0.412</b>	<b>0.347</b>
<b>B.4</b>	<b>TOTAL OVERHEAD EXPENSES</b>		
	a) minus Relief	(0.065)	
	b) plus Transfer Charge	0.000	
<b>B.5</b>	<b>NET OVERHEAD EXPENSES</b>	<b>0.347</b>	

## 2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

### RATE GROUP 681: LUMBER AND BUILDERS SUPPLY

(CLASS F: RETAIL AND WHOLESALE TRADES)

<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub-Component</u>	<u>Premium Rate Components</u>	
		<u>Before Relief/Transfer</u>	<u>After Relief/Transfer</u>
<b>B.1</b>	WSIB Administrative		
	WSIB Administrative	0.438	0.502
	<b>Total</b>	<b>0.438</b>	<b>0.502</b>
<b>B.2</b>	Legislative Obligations		
	WSIAT	0.016	0.018
	Office of Worker Advisor	0.007	0.008
	Office of Employer Advisor	0.003	0.003
	OHSA	0.042	0.048
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.011	0.013
	<b>Total</b>	<b>0.079</b>	<b>0.090</b>
<b>B.3</b>	Accident Prevention		
	THSAO	0.048	0.048
	<b>Total</b>	<b>0.566</b>	<b>0.641</b>
<b>B.4</b>	<b>TOTAL OVERHEAD EXPENSES</b>		
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.075	
<b>B.5</b>	<b>NET OVERHEAD EXPENSES</b>	<b>0.641</b>	



## 2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

### RATE GROUP 685: METAL PRODUCTS, WHOLESALE

(CLASS F: RETAIL AND WHOLESALE TRADES)

<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub-Component</u>	<u>Premium Rate Components</u>	
		<u>Before Relief/Transfer</u>	<u>After Relief/Transfer</u>
<b>B.1</b>	WSIB Administrative	0.440	0.506
	<b>Total</b>	<b>0.440</b>	<b>0.506</b>
<b>B.2</b>	Legislative Obligations		
	WSIAT	0.016	0.018
	Office of Worker Advisor	0.007	0.008
	Office of Employer Advisor	0.003	0.003
	OHSA	0.042	0.048
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.011	0.013
	<b>Total</b>	<b>0.079</b>	<b>0.091</b>
<b>B.3</b>	Accident Prevention		
	IAPA	0.046	0.046
	<b>Total</b>	<b>0.566</b>	<b>0.644</b>
<b>B.4</b>	<b>TOTAL OVERHEAD EXPENSES</b>		
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.078	
<b>B.5</b>	<b>NET OVERHEAD EXPENSES</b>	<b>0.644</b>	

## 2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

### RATE GROUP 689: WASTE MATERIALS RECYCLING

(CLASS F: RETAIL AND WHOLESALE TRADES)

<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub-Component</u>	<u>Premium Rate Components</u>	
		<u>Before Relief/Transfer</u>	<u>After Relief/Transfer</u>
<b>B.1</b>	WSIB Administrative		
	WSIB Administrative	0.883	1.396
	<b>Total</b>	<b>0.883</b>	<b>1.396</b>
<b>B.2</b>	Legislative Obligations		
	WSIAT	0.032	0.051
	Office of Worker Advisor	0.015	0.024
	Office of Employer Advisor	0.005	0.008
	OHSA	0.086	0.136
	Mine Rescue	0.000	0.000
	Program Administration	0.001	0.002
	Institute of Work & Health	0.022	0.035
	<b>Total</b>	<b>0.161</b>	<b>0.254</b>
<b>B.3</b>	Accident Prevention		
	THSAO	0.081	0.081
	<b>Total</b>	<b>1.126</b>	<b>1.732</b>
<b>B.4</b>	<b>TOTAL OVERHEAD EXPENSES</b>		
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.606	
<b>B.5</b>	<b>NET OVERHEAD EXPENSES</b>	<b>1.732</b>	

## 2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

### CLASS F: RETAIL AND WHOLESALE TRADES

<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub-Component</u>	<u>Premium Rate Components</u>	
		<u>Before Relief/Transfer</u>	<u>After Relief/Transfer</u>
<b>B.1</b>	WSIB Administrative		
	WSIB Administrative	0.327	0.279
	<b>Total</b>	<b>0.327</b>	<b>0.279</b>
<b>B.2</b>	Legislative Obligations		
	WSIAT	0.012	0.010
	Office of Worker Advisor	0.005	0.005
	Office of Employer Advisor	0.002	0.002
	OHSA	0.031	0.027
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.008	0.007
	<b>Total</b>	<b>0.058</b>	<b>0.051</b>
<b>B.3</b>	Accident Prevention		
		0.027	0.027
	<b>Total</b>	<b>0.413</b>	<b>0.357</b>
<b>B.4</b>	<b>TOTAL OVERHEAD EXPENSES</b>		
	a) minus Relief	(0.056)	
	b) plus Transfer Charge	0.000	
<b>B.5</b>	<b>NET OVERHEAD EXPENSES</b>	<b>0.357</b>	

## 2003 PREMIUM RATE COMPONENTS

### RATE GROUP 604: FOOD, SALES

(CLASS F: RETAIL AND WHOLESALE TRADES)

Component	2003 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	2002 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	1.140		1.027	
2. Second Injury Enhancement Fund (SIEF)				
a. <i>minus</i> Relief	(0.255)		(0.229)	
b. <i>plus</i> Transfer Charge	0.253		0.206	
3. NET NEW CLAIMS COST	1.138	47%	1.004	45%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.399		0.368	
2. Legislative Obligations	0.071		0.078	
3. Accident Prevention	0.033		0.030	
4. TOTAL OVERHEAD EXPENSES	0.504		0.478	
a. <i>minus</i> Relief	0.000		0.000	
b. <i>plus</i> Transfer Charge	0.030		0.014	
5. NET OVERHEAD EXPENSES	0.534	22%	0.492	22%
<b>C. UNFUNDED LIABILITY</b>				
	0.797	33%	0.767	34%
<b>D. (GAIN)/LOSS</b>				
1. 1999 Accident Year	(0.027)		(0.034)	
2. 2000 Accident Year	(0.015)		N/A	
	(0.042)	-2%	(0.034)	-2%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	<b>2.43</b>	100%	<b>2.23</b>	100%

## 2003 PREMIUM RATE COMPONENTS

### RATE GROUP 606: GROCERY AND CONVENIENCE STORES

(CLASS F: RETAIL AND WHOLESALE TRADES)

Component	2003 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	2002 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	0.597		0.601	
2. Second Injury Enhancement Fund (SIEF)				
a. <i>minus</i> Relief	(0.127)		(0.131)	
b. <i>plus</i> Transfer Charge	0.132		0.121	
3. NET NEW CLAIMS COST	0.603	0.603	0.591	0.591
		47%		45%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.300		0.291	
2. Legislative Obligations	0.055		0.062	
3. Accident Prevention	0.023		0.022	
4. TOTAL OVERHEAD EXPENSES	0.378		0.375	
a. <i>minus</i> Relief	(0.089)		(0.081)	
b. <i>plus</i> Transfer Charge	0.000		0.000	
5. NET OVERHEAD EXPENSES	0.289	0.289	0.294	0.294
		22%		22%
<b>C. UNFUNDED LIABILITY</b>		0.423		0.451
		33%		34%
<b>D. (GAIN)/LOSS</b>				
1. 1999 Accident Year	(0.014)		(0.020)	
2. 2000 Accident Year	(0.007)		N/A	
	(0.022)	(0.022)	(0.020)	(0.020)
		-2%		-2%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	<b>1.29</b>	100%	<b>1.32</b>	100%

## 2003 PREMIUM RATE COMPONENTS

### RATE GROUP 607: SPECIALTY FOOD STORES

(CLASS F: RETAIL AND WHOLESALE TRADES)

Component	2003		2002	
	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	1.463		1.331	
2. Second Injury Enhancement Fund (SIEF)				
a. <i>minus</i> Relief	(0.285)		(0.278)	
b. <i>plus</i> Transfer Charge	0.324		0.268	
3. NET NEW CLAIMS COST	1.503	1.503	1.321	1.321
		47%		45%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.466		0.428	
2. Legislative Obligations	0.086		0.093	
3. Accident Prevention	0.040		0.036	
4. TOTAL OVERHEAD EXPENSES	0.591		0.556	
a. <i>minus</i> Relief	0.000		0.000	
b. <i>plus</i> Transfer Charge	0.110		0.088	
5. NET OVERHEAD EXPENSES	0.701	0.701	0.644	0.644
		22%		22%
<b>C. UNFUNDED LIABILITY</b>		1.052		1.010
		33%		34%
<b>D. (GAIN)/LOSS</b>				
1. 1999 Accident Year	(0.035)		(0.044)	
2. 2000 Accident Year	(0.019)		N/A	
	(0.055)	(0.055)	(0.044)	(0.044)
		-2%		-2%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	<b>3.20</b>	100%	<b>2.93</b>	100%

## 2003 PREMIUM RATE COMPONENTS

### RATE GROUP 608: BEER STORES

(CLASS F: RETAIL AND WHOLESALE TRADES)

Component	2003 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	2002 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	1.837		1.527	
2. Second Injury Enhancement Fund (SIEF)				
a. <i>minus</i> Relief	(0.574)		(0.292)	
b. <i>plus</i> Transfer Charge	0.407		0.306	
3. NET NEW CLAIMS COST	1.671	47%	1.541	45%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.498		0.470	
2. Legislative Obligations	0.090		0.100	
3. Accident Prevention	0.043		0.040	
4. TOTAL OVERHEAD EXPENSES	0.632		0.610	
a. <i>minus</i> Relief	0.000		0.000	
b. <i>plus</i> Transfer Charge	0.146		0.138	
5. NET OVERHEAD EXPENSES	0.778	22%	0.748	22%
<b>C. UNFUNDED LIABILITY</b>	1.170	33%	1.178	34%
<b>D. (GAIN)/LOSS</b>				
1. 1999 Accident Year	(0.039)		(0.052)	
2. 2000 Accident Year	(0.022)		N/A	
	(0.062)	-2%	(0.052)	-2%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	<b>3.56</b>	100%	<b>3.42</b>	100%

## 2003 PREMIUM RATE COMPONENTS

### RATE GROUP 612: AGRICULTURAL PRODUCTS, SALES

(CLASS F: RETAIL AND WHOLESALE TRADES)

Component	2003 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	2002 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	1.167		1.060	
2. Second Injury Enhancement Fund (SIEF)				
a. <i>minus</i> Relief	(0.222)		(0.189)	
b. <i>plus</i> Transfer Charge	0.259		0.213	
3. NET NEW CLAIMS COST	1.204	47%	1.084	45%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.411		0.384	
2. Legislative Obligations	0.074		0.082	
3. Accident Prevention	0.042		0.039	
4. TOTAL OVERHEAD EXPENSES	0.528		0.504	
a. <i>minus</i> Relief	0.000		0.000	
b. <i>plus</i> Transfer Charge	0.044		0.033	
5. NET OVERHEAD EXPENSES	0.572	22%	0.537	22%
<b>C. UNFUNDED LIABILITY</b>	0.843	33%	0.828	34%
<b>D. (GAIN)/LOSS</b>				
1. 1999 Accident Year	(0.028)		(0.036)	
2. 2000 Accident Year	(0.015)		N/A	
	(0.044)	-2%	(0.036)	-1%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	<b>2.58</b>	100%	<b>2.41</b>	100%



## 2003 PREMIUM RATE COMPONENTS

### RATE GROUP 630: VEHICLE SERVICES AND REPAIRS

(CLASS F: RETAIL AND WHOLESALE TRADES)

Component	2003 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	2002 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	1.687		1.546	
2. Second Injury Enhancement Fund (SIEF)				
a. <i>minus</i> Relief	(0.312)		(0.288)	
b. <i>plus</i> Transfer Charge	0.374		0.310	
3. NET NEW CLAIMS COST	1.750	47%	1.568	45%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.512		0.475	
2. Legislative Obligations	0.095		0.102	
3. Accident Prevention	0.044		0.040	
4. TOTAL OVERHEAD EXPENSES	0.650		0.617	
a. <i>minus</i> Relief	0.000		0.000	
b. <i>plus</i> Transfer Charge	0.164		0.145	
5. NET OVERHEAD EXPENSES	0.814	22%	0.762	22%
<b>C. UNFUNDED LIABILITY</b>	1.225	33%	1.199	34%
<b>D. (GAIN)/LOSS</b>				
1. 1999 Accident Year	(0.041)		(0.052)	
2. 2000 Accident Year	(0.023)		N/A	
	(0.065)	-2%	(0.052)	-1%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	<b>3.72</b>	100%	<b>3.48</b>	100%

## 2003 PREMIUM RATE COMPONENTS

### RATE GROUP 633: PETROLEUM PRODUCTS, SALES

(CLASS F: RETAIL AND WHOLESALE TRADES)

Component	2003 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	2002 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	0.763		0.708	
2. Second Injury Enhancement Fund (SIEF)				
a. <i>minus</i> Relief	(0.139)		(0.138)	
b. <i>plus</i> Transfer Charge	0.169		0.142	
3. NET NEW CLAIMS COST	0.793	47%	0.712	45%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.335		0.313	
2. Legislative Obligations	0.060		0.066	
3. Accident Prevention	0.034		0.031	
4. TOTAL OVERHEAD EXPENSES	0.430		0.412	
a. <i>minus</i> Relief	(0.047)		(0.053)	
b. <i>plus</i> Transfer Charge	0.000		0.000	
5. NET OVERHEAD EXPENSES	0.383	23%	0.359	23%
<b>C. UNFUNDED LIABILITY</b>				
	0.556	33%	0.544	34%
<b>D. (GAIN)/LOSS</b>				
1. 1999 Accident Year	(0.018)		(0.024)	
2. 2000 Accident Year	(0.010)		N/A	
	(0.029)	-2%	(0.024)	-2%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	<b>1.70</b>	<b>100%</b>	<b>1.59</b>	<b>100%</b>

## 2003 PREMIUM RATE COMPONENTS

### RATE GROUP 636: OTHER SALES

(CLASS F: RETAIL AND WHOLESALE TRADES)

Component	2003 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	2002 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	0.557		0.540	
2. Second Injury Enhancement Fund (SIEF)				
a. <i>minus</i> Relief	(0.108)		(0.105)	
b. <i>plus</i> Transfer Charge	0.123		0.108	
3. NET NEW CLAIMS COST	0.572	0.572	0.543	0.543
		47%		45%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.294		0.281	
2. Legislative Obligations	0.053		0.060	
3. Accident Prevention	0.023		0.021	
4. TOTAL OVERHEAD EXPENSES	0.370		0.363	
a. <i>minus</i> Relief	(0.095)		(0.092)	
b. <i>plus</i> Transfer Charge	0.000		0.000	
5. NET OVERHEAD EXPENSES	0.275	0.275	0.271	0.271
		22%		22%
<b>C. UNFUNDED LIABILITY</b>		0.401		0.415
		33%		34%
<b>D. (GAIN)/LOSS</b>				
1. 1999 Accident Year	(0.013)		(0.018)	
2. 2000 Accident Year	(0.007)		N/A	
	(0.021)	(0.021)	(0.018)	(0.018)
		-2%		-1%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	<b>1.23</b>	100%	<b>1.21</b>	100%

## 2003 PREMIUM RATE COMPONENTS

### RATE GROUP 638: PHARMACIES

(CLASS F: RETAIL AND WHOLESALE TRADES)

Component	2003 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	2002 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	0.206		0.204	
2. Second Injury Enhancement Fund (SIEF)				
a. <i>minus</i> Relief	(0.041)		(0.042)	
b. <i>plus</i> Transfer Charge	0.046		0.041	
3. NET NEW CLAIMS COST	0.211	0.211	0.203	0.203
		46%		44%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.227		0.218	
2. Legislative Obligations	0.041		0.046	
3. Accident Prevention	0.016		0.015	
4. TOTAL OVERHEAD EXPENSES	0.284		0.279	
a. <i>minus</i> Relief	(0.175)		(0.171)	
b. <i>plus</i> Transfer Charge	0.000		0.000	
5. NET OVERHEAD EXPENSES	0.109	0.109	0.108	0.108
		24%		23%
<b>C. UNFUNDED LIABILITY</b>		0.148		0.155
		32%		34%
<b>D. (GAIN)/LOSS</b>				
1. 1999 Accident Year	(0.005)		(0.007)	
2. 2000 Accident Year	(0.002)		N/A	
	(0.007)	(0.007)	(0.007)	(0.007)
		-2%		-2%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	<b>0.46</b>	100%	<b>0.46</b>	100%

## 2003 PREMIUM RATE COMPONENTS

### RATE GROUP 641: CLOTHING STORES \*

(CLASS F: RETAIL AND WHOLESALE TRADES)

Component	2003 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	2002 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	0.447		N/A	
2. Second Injury Enhancement Fund (SIEF)				
a. <i>minus</i> Relief	(0.109)		N/A	
b. <i>plus</i> Transfer Charge	0.099		N/A	
3. NET NEW CLAIMS COST	0.437	0.437	N/A	N/A
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.269		N/A	
2. Legislative Obligations	0.049		N/A	
3. Accident Prevention	0.020		N/A	
4. TOTAL OVERHEAD EXPENSES	0.338		N/A	
a. <i>minus</i> Relief	(0.125)		N/A	
b. <i>plus</i> Transfer Charge	0.000		N/A	
5. NET OVERHEAD EXPENSES	0.213	0.213	N/A	N/A
<b>C. UNFUNDED LIABILITY</b>		0.306		N/A
<b>D. (GAIN)/LOSS</b>				
1. 1999 Accident Year	(0.010)		N/A	
2. 2000 Accident Year	(0.005)		N/A	
	(0.016)	(0.016)	N/A	N/A
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	<b>0.94</b>	100%	<b>N/A</b>	<b>N/A</b>

\* Rate group re-instated commencing 2003.

## 2003 PREMIUM RATE COMPONENTS

### RATE GROUP 657: AUTOMOBILE AND TRUCK DEALERS

(CLASS F: RETAIL AND WHOLESALE TRADES)

Component	2003 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	2002 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	0.292		0.279	
2. Second Injury Enhancement Fund (SIEF)				
a. <i>minus</i> Relief	(0.056)		(0.055)	
b. <i>plus</i> Transfer Charge	0.065		0.056	
3. NET NEW CLAIMS COST	0.301	0.301	0.280	0.280
		46%		44%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.244		0.233	
2. Legislative Obligations	0.043		0.049	
3. Accident Prevention	0.018		0.017	
4. TOTAL OVERHEAD EXPENSES	0.306		0.298	
a. <i>minus</i> Relief	(0.155)		(0.153)	
b. <i>plus</i> Transfer Charge	0.000		0.000	
5. NET OVERHEAD EXPENSES	0.151	0.151	0.145	0.145
		23%		23%
<b>C. UNFUNDED LIABILITY</b>		0.211		0.214
		32%		34%
<b>D. (GAIN)/LOSS</b>				
1. 1999 Accident Year	(0.007)		(0.009)	
2. 2000 Accident Year	(0.003)		N/A	
	(0.011)	(0.011)	(0.009)	(0.009)
		-2%		-1%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	<b>0.65</b>	100%	<b>0.63</b>	100%

## 2003 PREMIUM RATE COMPONENTS

### RATE GROUP 668: COMPUTER, ELECTRONIC AND ELECTRICAL EQUIPMENT, SALES

(CLASS F: RETAIL AND WHOLESALE TRADES)

Component	2003 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	2002 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	0.161		0.146	
2. Second Injury Enhancement Fund (SIEF)				
a. <i>minus</i> Relief	(0.025)		(0.024)	
b. <i>plus</i> Transfer Charge	0.036		0.029	
3. NET NEW CLAIMS COST	0.173	46%	0.151	43%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.220		0.208	
2. Legislative Obligations	0.040		0.044	
3. Accident Prevention	0.016		0.014	
4. TOTAL OVERHEAD EXPENSES	0.276		0.266	
a. <i>minus</i> Relief	(0.184)		(0.183)	
b. <i>plus</i> Transfer Charge	0.000		0.000	
5. NET OVERHEAD EXPENSES	0.092	24%	0.083	24%
<b>C. UNFUNDED LIABILITY</b>	0.121	32%	0.116	33%
<b>D. (GAIN)/LOSS</b>				
1. 1999 Accident Year	(0.004)		(0.005)	
2. 2000 Accident Year	(0.002)		N/A	
	(0.006)	-2%	(0.005)	-1%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	<b>0.38</b>	100%	<b>0.35</b>	100%

**2003 PREMIUM RATE COMPONENTS**

**RATE GROUP 670: MACHINERY AND OTHER VEHICLES, SALES**

(CLASS F: RETAIL AND WHOLESALE TRADES)

Component	2003 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	2002 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	0.670		0.636	
2. Second Injury Enhancement Fund (SIEF)				
a. <i>minus</i> Relief	(0.106)		(0.112)	
b. <i>plus</i> Transfer Charge	0.149		0.128	
3. NET NEW CLAIMS COST	0.713	47%	0.652	45%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.320		0.302	
2. Legislative Obligations	0.058		0.064	
3. Accident Prevention	0.033		0.030	
4. TOTAL OVERHEAD EXPENSES	0.412		0.397	
a. <i>minus</i> Relief	(0.065)		(0.067)	
b. <i>plus</i> Transfer Charge	0.000		0.000	
5. NET OVERHEAD EXPENSES	0.347	23%	0.330	23%
<b>C. UNFUNDED LIABILITY</b>	0.499	33%	0.498	34%
<b>D. (GAIN)/LOSS</b>				
1. 1999 Accident Year	(0.017)		(0.022)	
2. 2000 Accident Year	(0.009)		N/A	
	(0.026)	-2%	(0.022)	-2%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	<b>1.53</b>	<b>100%</b>	<b>1.46</b>	<b>100%</b>



## 2003 PREMIUM RATE COMPONENTS

### RATE GROUP 681: LUMBER AND BUILDERS SUPPLY

(CLASS F: RETAIL AND WHOLESALE TRADES)

Component	2003 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	2002 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	1.317		1.188	
2. Second Injury Enhancement Fund (SIEF)				
a. <i>minus</i> Relief	(0.262)		(0.245)	
b. <i>plus</i> Transfer Charge	0.292		0.238	
3. NET NEW CLAIMS COST	1.347	47%	1.181	45%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.438		0.402	
2. Legislative Obligations	0.079		0.087	
3. Accident Prevention	0.048		0.044	
4. TOTAL OVERHEAD EXPENSES	0.566		0.532	
a. <i>minus</i> Relief	0.000		0.000	
b. <i>plus</i> Transfer Charge	0.075		0.055	
5. NET OVERHEAD EXPENSES	0.641	22%	0.587	22%
<b>C. UNFUNDED LIABILITY</b>	0.943	33%	0.903	34%
<b>D. (GAIN)/LOSS</b>				
1. 1999 Accident Year	(0.032)		(0.039)	
2. 2000 Accident Year	(0.017)		N/A	
	(0.050)	-2%	(0.039)	-1%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	<b>2.88</b>	100%	<b>2.63</b>	100%

## 2003 PREMIUM RATE COMPONENTS

### RATE GROUP 685: METAL PRODUCTS, WHOLESALE

(CLASS F: RETAIL AND WHOLESALE TRADES)

Component	2003 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	2002 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	1.313		1.283	
2. Second Injury Enhancement Fund (SIEF)				
a. <i>minus</i> Relief	(0.245)		(0.277)	
b. <i>plus</i> Transfer Charge	0.291		0.258	
3. NET NEW CLAIMS COST	1.359	47%	1.264	45%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.440		0.418	
2. Legislative Obligations	0.079		0.090	
3. Accident Prevention	0.046		0.042	
4. TOTAL OVERHEAD EXPENSES	0.566		0.549	
a. <i>minus</i> Relief	0.000		0.000	
b. <i>plus</i> Transfer Charge	0.078		0.074	
5. NET OVERHEAD EXPENSES	0.644	22%	0.623	22%
<b>C. UNFUNDED LIABILITY</b>				
	0.952	33%	0.966	34%
<b>D. (GAIN)/LOSS</b>				
1. 1999 Accident Year	(0.032)		(0.042)	
2. 2000 Accident Year	(0.017)		N/A	
	(0.050)	-2%	(0.042)	-1%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	<b>2.91</b>	100%	<b>2.81</b>	100%

## 2003 PREMIUM RATE COMPONENTS

### RATE GROUP 689: WASTE MATERIALS RECYCLING

(CLASS F: RETAIL AND WHOLESALE TRADES)

Component	2003 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	2002 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	3.584		3.438	
2. Second Injury Enhancement Fund (SIEF)				
a. <i>minus</i> Relief	(0.628)		(0.636)	
b. <i>plus</i> Transfer Charge	0.794		0.691	
3. NET NEW CLAIMS COST	3.751	47%	3.493	45%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.883		0.837	
2. Legislative Obligations	0.161		0.180	
3. Accident Prevention	0.081		0.076	
4. TOTAL OVERHEAD EXPENSES	1.126		1.093	
a. <i>minus</i> Relief	0.000		0.000	
b. <i>plus</i> Transfer Charge	0.606		0.556	
5. NET OVERHEAD EXPENSES	1.732	22%	1.649	21%
<b>C. UNFUNDED LIABILITY</b>				
		33%		35%
2.627			2.669	
<b>D. (GAIN)/LOSS</b>				
1. 1999 Accident Year	(0.089)		(0.117)	
2. 2000 Accident Year	(0.049)		N/A	
	(0.139)	-2%	(0.117)	-2%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	<b>7.97</b>	100%	<b>7.69</b>	100%

## 2003 PREMIUM RATE COMPONENTS

### CLASS F: RETAIL AND WHOLESALE TRADES

Component	2003 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	2002 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	0.732		0.686	
2. Second Injury Enhancement Fund (SIEF)				
a. <i>minus</i> Relief	(0.145)		(0.135)	
b. <i>plus</i> Transfer Charge	0.162		0.137	
3. NET NEW CLAIMS COST	0.750	0.750	0.688	0.688
		47%		45%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.327		0.309	
2. Legislative Obligations	0.058		0.065	
3. Accident Prevention	0.027		0.025	
4. TOTAL OVERHEAD EXPENSES	0.413		0.400	
a. <i>minus</i> Relief	(0.056)		(0.059)	
b. <i>plus</i> Transfer Charge	0.000		0.000	
5. NET OVERHEAD EXPENSES	0.357	0.357	0.341	0.341
		22%		22%
<b>C. UNFUNDED LIABILITY</b>		0.525		0.526
		33%		34%
<b>D. (GAIN)/LOSS</b>				
1. 1999 Accident Year	(0.017)		(0.023)	
2. 2000 Accident Year	(0.009)		N/A	
	(0.027)	(0.027)	(0.023)	(0.023)
		-2%		-2%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	<b>1.61</b>	100%	<b>1.53</b>	100%

## 2003 PREMIUM RATES

### Summary of Premium Rate Components by Rate Group per \$100 of Insurable Earnings

<u>Rate Group</u>	<u>Description</u>	<u>New Claims Cost</u> (\$)	<u>Overhead</u> (\$)	<u>Unfunded Liability</u> (\$)	<u>(Gain)/Loss</u> (\$)	<u>2003 Premium Rate</u> (\$)
604	FOOD, SALES	1.138	0.534	0.797	(0.042)	2.43
606	GROCERY AND CONVENIENCE STORES	0.603	0.289	0.423	(0.022)	1.29
607	SPECIALTY FOOD STORES	1.503	0.701	1.052	(0.055)	3.20
608	BEER STORES	1.671	0.778	1.170	(0.062)	3.56
612	AGRICULTURAL PRODUCTS, SALES	1.204	0.572	0.843	(0.044)	2.58
630	VEHICLE SERVICES AND REPAIRS	1.750	0.814	1.225	(0.065)	3.72
633	PETROLEUM PRODUCTS, SALES	0.793	0.383	0.556	(0.029)	1.70
636	OTHER SALES	0.572	0.275	0.401	(0.021)	1.23
638	PHARMACIES	0.211	0.109	0.148	(0.007)	0.46
641	CLOTHING STORES	0.437	0.213	0.306	(0.016)	0.94
657	AUTOMOBILE AND TRUCK DEALERS	0.301	0.151	0.211	(0.011)	0.65
668	COMPUTER, ELECTRONIC AND ELECTRICAL EQUIPMENT, SALES	0.173	0.092	0.121	(0.006)	0.38
670	MACHINERY AND OTHER VEHICLES, SALES	0.713	0.347	0.499	(0.026)	1.53
681	LUMBER AND BUILDERS SUPPLY	1.347	0.641	0.943	(0.050)	2.88
685	METAL PRODUCTS, WHOLESALE	1.359	0.644	0.952	(0.050)	2.91
689	WASTE MATERIALS RECYCLING	3.751	1.732	2.627	(0.139)	7.97
<b>CLASS: F</b>	<b>RETAIL AND WHOLESALE TRADES</b>	<b>0.750</b>	<b>0.357</b>	<b>0.525</b>	<b>(0.027)</b>	<b>1.61</b>

## *Section 6 - G*

### Class G – Supporting Documentation



**2003 PREMIUM RATES  
 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

**RATE GROUP 704: ELECTRICAL AND INCIDENTAL CONSTRUCTION SERVICES**

(CLASS G: CONSTRUCTION)

<u>Year</u>	<u>Insurable Earnings</u>	<u>Maximum Insurable Earnings Ceiling</u>	<u>Average Insurable Earnings</u>	<u>Employment</u>	<u>Number of LTIs</u>	<u>Lost Time Injury Rate</u>
1997	\$726,679,688	\$56,100	\$36,929	19,678	485	2.46%
1998	\$795,128,174	\$58,200	\$37,816	21,026	481	2.29%
1999	\$888,539,333	\$59,200	\$38,840	22,877	525	2.29%
2000	\$1,025,000,194	\$59,300	\$39,262	26,107	586	2.24%
2001	\$1,130,202,898	\$60,600	\$40,490	27,913	617	2.21%
2002	\$1,147,042,921	\$64,600	\$40,288	28,471	641	2.25%
2003	\$1,203,888,074	\$65,600	\$41,013	29,354	649	2.21%

**2003 PREMIUM RATES  
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

**RATE GROUP 707: MECHANICAL AND SHEET METAL WORK**

(CLASS G: CONSTRUCTION)

<u>Year</u>	<u>Insurable Earnings</u>	<u>Maximum Insurable Earnings Ceiling</u>	<u>Average Insurable Earnings</u>	<u>Employment</u>	<u>Number of LTIs</u>	<u>Lost Time Injury Rate</u>
1997	\$1,062,266,101	\$56,100	\$38,848	27,344	843	3.08%
1998	\$1,124,712,614	\$58,200	\$38,350	29,328	839	2.86%
1999	\$1,246,012,540	\$59,200	\$40,022	31,133	858	2.76%
2000	\$1,437,848,741	\$59,300	\$41,300	34,815	969	2.78%
2001	\$1,609,916,515	\$60,600	\$42,455	37,920	979	2.58%
2002	\$1,633,904,271	\$64,600	\$42,243	38,678	1,015	2.62%
2003	\$1,714,877,299	\$65,600	\$43,003	39,877	1,031	2.59%



**2003 PREMIUM RATES  
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

**RATE GROUP 711: ROADBUILDING AND EXCAVATING**

(CLASS G: CONSTRUCTION)

<u>Year</u>	<u>Insurable Earnings</u>	<u>Maximum Insurable Earnings Ceiling</u>	<u>Average Insurable Earnings</u>	<u>Employment</u>	<u>Number of LTIs</u>	<u>Lost Time Injury Rate</u>
1997	\$757,735,370	\$56,100	\$39,134	19,363	496	2.56%
1998	\$818,728,832	\$58,200	\$40,276	20,328	489	2.41%
1999	\$869,515,986	\$59,200	\$40,650	21,390	503	2.35%
2000	\$979,559,500	\$59,300	\$42,199	23,213	549	2.37%
2001	\$1,068,539,169	\$60,600	\$43,468	24,582	533	2.17%
2002	\$1,084,460,403	\$64,600	\$43,251	25,074	554	2.21%
2003	\$1,138,204,091	\$65,600	\$44,029	25,851	560	2.17%

**2003 PREMIUM RATES  
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

**RATE GROUP 719: INSIDE FINISHING**

(CLASS G: CONSTRUCTION)

<u>Year</u>	<u>Insurable Earnings</u>	<u>Maximum Insurable Earnings Ceiling</u>	<u>Average Insurable Earnings</u>	<u>Employment</u>	<u>Number of LTIs</u>	<u>Lost Time Injury Rate</u>
1997	\$384,718,865	\$56,100	\$35,732	10,767	453	4.21%
1998	\$425,302,815	\$58,200	\$37,046	11,480	430	3.75%
1999	\$492,910,457	\$59,200	\$39,228	12,565	437	3.48%
2000	\$560,672,882	\$59,300	\$39,589	14,162	477	3.37%
2001	\$645,927,736	\$60,600	\$41,822	15,445	490	3.17%
2002	\$655,552,059	\$64,600	\$41,613	15,754	507	3.22%
2003	\$688,039,908	\$65,600	\$42,362	16,242	517	3.18%

**2003 PREMIUM RATES  
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

**RATE GROUP 723: INDUSTRIAL, COMMERCIAL & INSTITUTIONAL CONSTRUCTION**

(CLASS G: CONSTRUCTION)

<u>Year</u>	<u>Insurable Earnings</u>	<u>Maximum Insurable Earnings Ceiling</u>	<u>Average Insurable Earnings</u>	<u>Employment</u>	<u>Number of LTIs</u>	<u>Lost Time Injury Rate</u>
1997	\$619,933,530	\$56,100	\$36,578	16,948	565	3.33%
1998	\$701,164,043	\$58,200	\$36,266	19,334	547	2.83%
1999	\$779,323,085	\$59,200	\$37,464	20,802	539	2.59%
2000	\$887,105,173	\$59,300	\$36,004	24,639	570	2.31%
2001	\$970,073,889	\$60,600	\$38,043	25,500	648	2.54%
2002	\$984,527,990	\$64,600	\$37,853	26,010	611	2.35%
2003	\$1,033,319,228	\$65,600	\$38,534	26,816	620	2.31%

**2003 PREMIUM RATES  
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

**RATE GROUP 728: ROOFING**

(CLASS G: CONSTRUCTION)

<u>Year</u>	<u>Insurable Earnings</u>	<u>Maximum Insurable Earnings Ceiling</u>	<u>Average Insurable Earnings</u>	<u>Employment</u>	<u>Number of LTIs</u>	<u>Lost Time Injury Rate</u>
1997	\$165,162,670	\$56,100	\$29,868	5,530	260	4.70%
1998	\$167,918,289	\$58,200	\$32,668	5,140	269	5.23%
1999	\$178,485,155	\$59,200	\$32,278	5,530	227	4.10%
2000	\$192,977,672	\$59,300	\$34,288	5,628	270	4.80%
2001	\$230,464,852	\$60,600	\$33,647	6,850	285	4.16%
2002	\$233,898,778	\$64,600	\$33,479	6,987	295	4.22%
2003	\$245,490,334	\$65,600	\$34,081	7,204	301	4.18%

**2003 PREMIUM RATES  
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

**RATE GROUP 732: HEAVY CIVIL CONSTRUCTION**

(CLASS G: CONSTRUCTION)

<u>Year</u>	<u>Insurable Earnings</u>	<u>Maximum Insurable Earnings Ceiling</u>	<u>Average Insurable Earnings</u>	<u>Employment</u>	<u>Number of LTIs</u>	<u>Lost Time Injury Rate</u>
1997	\$230,740,528	\$56,100	\$45,676	5,052	134	2.65%
1998	\$240,547,288	\$58,200	\$49,910	4,820	149	3.09%
1999	\$258,021,160	\$59,200	\$50,460	5,113	154	3.01%
2000	\$285,695,793	\$59,300	\$49,775	5,740	160	2.79%
2001	\$286,141,437	\$60,600	\$50,098	5,712	121	2.12%
2002	\$290,404,944	\$64,600	\$49,848	5,826	127	2.18%
2003	\$304,796,833	\$65,600	\$50,745	6,007	129	2.15%

**2003 PREMIUM RATES  
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

**RATE GROUP 737: MILLWRIGHTING AND WELDING**

(CLASS G: CONSTRUCTION)

<u>Year</u>	<u>Insurable Earnings</u>	<u>Maximum Insurable Earnings Ceiling</u>	<u>Average Insurable Earnings</u>	<u>Employment</u>	<u>Number of LTIs</u>	<u>Lost Time Injury Rate</u>
1997	\$224,740,849	\$56,100	\$39,900	5,633	232	4.12%
1998	\$226,262,053	\$58,200	\$41,208	5,491	249	4.53%
1999	\$272,885,967	\$59,200	\$43,047	6,339	214	3.38%
2000	\$311,460,692	\$59,300	\$43,032	7,238	268	3.70%
2001	\$340,502,965	\$60,600	\$41,727	8,160	246	3.01%
2002	\$345,576,459	\$64,600	\$41,518	8,323	255	3.06%
2003	\$362,702,537	\$65,600	\$42,266	8,581	259	3.02%

**2003 PREMIUM RATES  
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

**RATE GROUP 741: MASONRY**

(CLASS G: CONSTRUCTION)

<u>Year</u>	<u>Insurable Earnings</u>	<u>Maximum Insurable Earnings Ceiling</u>	<u>Average Insurable Earnings</u>	<u>Employment</u>	<u>Number of LTIs</u>	<u>Lost Time Injury Rate</u>
1997	\$167,069,633	\$56,100	\$35,324	4,730	256	5.41%
1998	\$187,368,160	\$58,200	\$40,048	4,679	279	5.96%
1999	\$200,674,028	\$59,200	\$42,753	4,694	257	5.48%
2000	\$224,506,143	\$59,300	\$42,901	5,233	296	5.66%
2001	\$262,100,717	\$60,600	\$46,519	5,634	334	5.93%
2002	\$266,006,018	\$64,600	\$46,286	5,747	322	5.60%
2003	\$279,188,744	\$65,600	\$47,120	5,925	329	5.55%

**2003 PREMIUM RATES  
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

**RATE GROUP 748: FORM WORK AND DEMOLITION**

(CLASS G: CONSTRUCTION)

<b>Year</b>	<b>Insurable Earnings</b>	<b>Maximum Insurable Earnings Ceiling</b>	<b>Average Insurable Earnings</b>	<b>Employment</b>	<b>Number of LTIs</b>	<b>Lost Time Injury Rate</b>
1997	\$94,302,257	\$56,100	\$38,165	2,471	184	7.45%
1998	\$108,820,249	\$58,200	\$43,929	2,477	165	6.66%
1999	\$118,636,824	\$59,200	\$45,266	2,621	197	7.52%
2000	\$139,858,240	\$59,300	\$44,650	3,132	211	6.74%
2001	\$166,425,561	\$60,600	\$47,934	3,472	244	7.03%
2002	\$168,905,302	\$64,600	\$47,694	3,541	252	7.12%
2003	\$177,275,911	\$65,600	\$48,553	3,651	258	7.07%



**2003 PREMIUM RATES  
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

**RATE GROUP 751: SIDING AND OUTSIDE FINISHING**

(CLASS G: CONSTRUCTION)

<u>Year</u>	<u>Insurable Earnings</u>	<u>Maximum Insurable Earnings Ceiling</u>	<u>Average Insurable Earnings</u>	<u>Employment</u>	<u>Number of LTIs</u>	<u>Lost Time Injury Rate</u>
1997	\$249,776,820	\$56,100	\$32,255	7,744	394	5.09%
1998	\$270,007,023	\$58,200	\$34,732	7,774	402	5.17%
1999	\$294,719,851	\$59,200	\$34,242	8,607	389	4.52%
2000	\$350,655,432	\$59,300	\$36,911	9,500	494	5.20%
2001	\$416,442,150	\$60,600	\$36,288	11,476	536	4.67%
2002	\$422,647,138	\$64,600	\$36,107	11,706	555	4.74%
2003	\$443,592,685	\$65,600	\$36,756	12,068	567	4.70%

**2003 PREMIUM RATES  
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

**RATE GROUP 764: HOMEBUILDING**

(CLASS G: CONSTRUCTION)

<u>Year</u>	<u>Insurable Earnings</u>	<u>Maximum Insurable Earnings Ceiling</u>	<u>Average Insurable Earnings</u>	<u>Employment</u>	<u>Number of LTIs</u>	<u>Lost Time Injury Rate</u>
1997	\$551,912,665	\$56,100	\$32,407	17,031	1,000	5.87%
1998	\$576,502,333	\$58,200	\$33,637	17,139	978	5.71%
1999	\$662,334,027	\$59,200	\$34,013	19,473	1,008	5.18%
2000	\$745,692,408	\$59,300	\$35,020	21,293	1,099	5.16%
2001	\$867,866,952	\$60,600	\$36,025	24,091	1,213	5.04%
2002	\$880,798,170	\$64,600	\$35,845	24,573	1,254	5.10%
2003	\$924,448,765	\$65,600	\$36,490	25,335	1,282	5.06%

**2003 PREMIUM RATES  
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

**CLASS G: CONSTRUCTION**

<u>Year</u>	<u>Insurable Earnings</u>	<u>Maximum Insurable Earnings Ceiling</u>	<u>Average Insurable Earnings</u>	<u>Employment</u>	<u>Number of LTIs</u>	<u>Lost Time Injury Rate</u>
1997	\$5,235,038,976	\$56,100	\$36,791	142,291	5,302	3.73%
1998	\$5,642,461,873	\$58,200	\$37,865	149,016	5,277	3.54%
1999	\$6,262,058,413	\$59,200	\$38,860	161,144	5,308	3.29%
2000	\$7,141,032,870	\$59,300	\$39,519	180,700	5,949	3.29%
2001	\$7,994,604,841	\$60,600	\$40,632	196,755	6,246	3.17%
2002	\$8,113,724,453	\$64,600	\$40,429	200,690	6,388	3.18%
2003	\$8,515,824,410	\$65,600	\$41,157	206,911	6,502	3.14%

## 2003 PREMIUM RATES

### NEW CLAIMS COST BY RATE GROUP

Rate Group	Description	2003 New Claims Cost		2003 Premium
		Cost Index * (%)	Cost per LTI (\$)	Rate (\$)
704	ELECTRICAL AND INCIDENTAL CONSTRUCTION SERVICES	70%	26,381	3.03
707	MECHANICAL AND SHEET METAL WORK	80%	30,251	3.96
711	ROADBUILDING AND EXCAVATING	111%	41,817	4.21
719	INSIDE FINISHING	118%	44,685	7.09
723	INDUSTRIAL, COMMERCIAL & INSTITUTIONAL CONSTRUCTION	104%	39,332	5.00
728	ROOFING	121%	45,669	12.36
732	HEAVY CIVIL CONSTRUCTION	174%	65,762	5.84
737	MILLWRIGHTING AND WELDING	122%	46,119	6.80
741	MASONRY	129%	48,797	12.36
748	FORM WORK AND DEMOLITION	142%	53,584	17.18
751	SIDING AND OUTSIDE FINISHING	81%	30,772	8.42
764	HOMEBUILDING	93%	35,140	10.96
<b>CLASS: G</b>	<b>CONSTRUCTION</b>		<b>37,798</b>	<b>6.21</b>

\* The Cost Index compares the average cost of a claim for a Rate Group to that of the Class.

## 2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

### RATE GROUP 704: ELECTRICAL AND INCIDENTAL CONSTRUCTION SERVICES

(CLASS G: CONSTRUCTION)

<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub-Component</u>	<u>Premium Rate Components</u> <u>Before</u> <u>Relief/Transfer</u>	<u>After</u> <u>Relief/Transfer</u>
<b>B.1 WSIB Administrative</b>			
	WSIB Administrative	0.447	0.520
	<b>Total</b>	<b>0.447</b>	<b>0.520</b>
<b>B.2 Legislative Obligations</b>			
	WSIAT	0.016	0.019
	Office of Worker Advisor	0.007	0.008
	Office of Employer Advisor	0.003	0.003
	OHSA	0.043	0.050
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.011	0.013
	<b>Total</b>	<b>0.080</b>	<b>0.093</b>
<b>B.3 Accident Prevention</b>			
	CSAO	0.106	0.106
	<b>Total</b>	<b>0.634</b>	<b>0.720</b>
<b>B.4 TOTAL OVERHEAD EXPENSES</b>			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.086	
		0.720	
<b>B.5 NET OVERHEAD EXPENSES</b>		<b>0.720</b>	

**2003 PREMIUM RATES  
SUB-COMPONENTS OF OVERHEAD EXPENSES**

**RATE GROUP 707: MECHANICAL AND SHEET METAL WORK**

(CLASS G: CONSTRUCTION)

Overhead Expenses <u>Component</u>	Overhead Expenses <u>Sub-Component</u>	<u>Premium Rate Components</u>	
		<u>Before Relief/Transfer</u>	<u>After Relief/Transfer</u>
<b>B.1</b> WSIB Administrative			
	WSIB Administrative	0.528	0.684
	<b>Total</b>	<b>0.528</b>	<b>0.684</b>
<b>B.2</b> Legislative Obligations			
	WSIAT	0.019	0.025
	Office of Worker Advisor	0.009	0.012
	Office of Employer Advisor	0.003	0.004
	OHSA	0.051	0.066
	Mine Rescue	0.000	0.000
	Program Administration	0.001	0.001
	Institute of Work & Health	0.013	0.017
	<b>Total</b>	<b>0.096</b>	<b>0.124</b>
<b>B.3</b> Accident Prevention			
	CSAO	0.116	0.116
	<b>Total</b>	<b>0.740</b>	<b>0.924</b>
<b>B.4</b> TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.184	
<b>B.5</b> NET OVERHEAD EXPENSES		<b>0.924</b>	

## 2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

### RATE GROUP 711: ROADBUILDING AND EXCAVATING

(CLASS G: CONSTRUCTION)

<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub-Component</u>	<u>Premium Rate Components</u> <u>Before</u> <u>Relief/Transfer</u>	<u>After</u> <u>Relief/Transfer</u>
<b>B.1 WSIB Administrative</b>			
	WSIB Administrative	0.550	0.728
	<b>Total</b>	<b>0.550</b>	<b>0.728</b>
<b>B.2 Legislative Obligations</b>			
	WSIAT	0.020	0.026
	Office of Worker Advisor	0.009	0.012
	Office of Employer Advisor	0.003	0.004
	OHSA	0.053	0.070
	Mine Rescue	0.000	0.000
	Program Administration	0.001	0.001
	Institute of Work & Health	0.014	0.019
	<b>Total</b>	<b>0.100</b>	<b>0.132</b>
<b>B.3 Accident Prevention</b>			
	CSAO	0.119	0.119
	<b>Total</b>	<b>0.769</b>	<b>0.979</b>
<b>B.4 TOTAL OVERHEAD EXPENSES</b>			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.210	
<b>B.5 NET OVERHEAD EXPENSES</b>			
		<b>0.979</b>	

## 2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

### RATE GROUP 719: INSIDE FINISHING

(CLASS G: CONSTRUCTION)

<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub-Component</u>	<u>Premium Rate Components</u> Before <u>Relief/Transfer</u>	After <u>Relief/Transfer</u>
<b>B.1 WSIB Administrative</b>			
	WSIB Administrative	0.803	1.235
	<b>Total</b>	<b>0.803</b>	<b>1.235</b>
<b>B.2 Legislative Obligations</b>			
	WSIAT	0.029	0.045
	Office of Worker Advisor	0.013	0.020
	Office of Employer Advisor	0.005	0.008
	OHSA	0.078	0.120
	Mine Rescue	0.000	0.000
	Program Administration	0.001	0.002
	Institute of Work & Health	0.020	0.031
	<b>Total</b>	<b>0.146</b>	<b>0.224</b>
<b>B.3 Accident Prevention</b>			
	CSAO	0.153	0.153
	<b>Total</b>	<b>1.104</b>	<b>1.614</b>
<b>B.4 TOTAL OVERHEAD EXPENSES</b>			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.510	
<b>B.5 NET OVERHEAD EXPENSES</b>			
		<b>1.614</b>	



## 2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

### RATE GROUP 723: INDUSTRIAL, COMMERCIAL & INSTITUTIONAL CONSTRUCTION

(CLASS G: CONSTRUCTION)

<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub-Component</u>	<u>Premium Rate Components</u>	
		<u>Before Relief/Transfer</u>	<u>After Relief/Transfer</u>
<b>B.1 WSIB Administrative</b>			
	WSIB Administrative	0.620	0.867
	<b>Total</b>	<b>0.620</b>	<b>0.867</b>
<b>B.2 Legislative Obligations</b>			
	WSIAT	0.022	0.031
	Office of Worker Advisor	0.010	0.014
	Office of Employer Advisor	0.004	0.006
	OHSA	0.060	0.084
	Mine Rescue	0.000	0.000
	Program Administration	0.001	0.001
	Institute of Work & Health	0.016	0.022
	<b>Total</b>	<b>0.113</b>	<b>0.158</b>
<b>B.3 Accident Prevention</b>			
	CSAO	0.129	0.129
	<b>Total</b>	<b>0.862</b>	<b>1.154</b>
<b>B.4 TOTAL OVERHEAD EXPENSES</b>			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.292	
		<b>1.154</b>	
<b>B.5 NET OVERHEAD EXPENSES</b>			
		<b>1.154</b>	

## 2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

### RATE GROUP 728: ROOFING

(CLASS G: CONSTRUCTION)

<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub-Component</u>	<u>Premium Rate Components</u> <u>Before</u> <u>Relief/Transfer</u>	<u>After</u> <u>Relief/Transfer</u>
<b>B.1 WSIB Administrative</b>			
	WSIB Administrative	1.265	2.161
	<b>Total</b>	<b>1.265</b>	<b>2.161</b>
<b>B.2 Legislative Obligations</b>			
	WSIAT	0.046	0.079
	Office of Worker Advisor	0.021	0.036
	Office of Employer Advisor	0.007	0.012
	OHSA	0.123	0.210
	Mine Rescue	0.000	0.000
	Program Administration	0.001	0.002
	Institute of Work & Health	0.032	0.055
	<b>Total</b>	<b>0.230</b>	<b>0.393</b>
<b>B.3 Accident Prevention</b>			
	CSAO	0.214	0.214
	<b>Total</b>	<b>1.711</b>	<b>2.770</b>
<b>B.4 TOTAL OVERHEAD EXPENSES</b>			
	a) minus Relief	0.000	
	b) plus Transfer Charge	1.059	
<b>B.5 NET OVERHEAD EXPENSES</b>			
		<b>2.770</b>	

## 2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

### RATE GROUP 732: HEAVY CIVIL CONSTRUCTION

(CLASS G: CONSTRUCTION)

<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub-Component</u>	<u>Premium Rate Components</u> <u>Before</u> <u>Relief/Transfer</u>	<u>After</u> <u>Relief/Transfer</u>
<b>B.1 WSIB Administrative</b>			
	WSIB Administrative	0.694	1.016
	<b>Total</b>	<b>0.694</b>	<b>1.016</b>
<b>B.2 Legislative Obligations</b>			
	WSIAT	0.025	0.037
	Office of Worker Advisor	0.012	0.018
	Office of Employer Advisor	0.004	0.006
	OHSA	0.067	0.098
	Mine Rescue	0.000	0.000
	Program Administration	0.001	0.001
	Institute of Work & Health	0.017	0.025
	<b>Total</b>	<b>0.126</b>	<b>0.184</b>
<b>B.3 Accident Prevention</b>			
	CSAO	0.138	0.138
	<b>Total</b>	<b>0.958</b>	<b>1.338</b>
<b>B.4 TOTAL OVERHEAD EXPENSES</b>			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.380	
		<b>1.338</b>	
<b>B.5 NET OVERHEAD EXPENSES</b>		<b>1.338</b>	

## 2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

### RATE GROUP 737: MILLWRIGHTING AND WELDING

(CLASS G: CONSTRUCTION)

<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub-Component</u>	<u>Premium Rate Components</u> <u>Before</u> <u>Relief/Transfer</u>	<u>After</u> <u>Relief/Transfer</u>
<b>B.1 WSIB Administrative</b>			
	WSIB Administrative	0.778	1.184
	<b>Total</b>	<b>0.778</b>	<b>1.184</b>
<b>B.2 Legislative Obligations</b>			
	WSIAT	0.028	0.043
	Office of Worker Advisor	0.013	0.020
	Office of Employer Advisor	0.005	0.008
	OHSA	0.076	0.116
	Mine Rescue	0.000	0.000
	Program Administration	0.001	0.002
	Institute of Work & Health	0.019	0.029
	<b>Total</b>	<b>0.142</b>	<b>0.216</b>
<b>B.3 Accident Prevention</b>			
	CSAO	0.149	0.149
	<b>Total</b>	<b>1.070</b>	<b>1.550</b>
<b>B.4 TOTAL OVERHEAD EXPENSES</b>			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.480	
		<b>1.550</b>	
<b>B.5 NET OVERHEAD EXPENSES</b>		<b>1.550</b>	

## 2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

### RATE GROUP 741: MASONRY

(CLASS G: CONSTRUCTION)

<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub-Component</u>	<u>Premium Rate Components</u> <u>Before</u> <u>Relief/Transfer</u>	<u>After</u> <u>Relief/Transfer</u>
<b>B.1 WSIB Administrative</b>			
	WSIB Administrative	1.265	2.161
	<b>Total</b>	<b>1.265</b>	<b>2.161</b>
<b>B.2 Legislative Obligations</b>			
	WSIAT	0.046	0.079
	Office of Worker Advisor	0.021	0.036
	Office of Employer Advisor	0.007	0.012
	OHSA	0.123	0.210
	Mine Rescue	0.000	0.000
	Program Administration	0.001	0.002
	Institute of Work & Health	0.032	0.055
	<b>Total</b>	<b>0.230</b>	<b>0.393</b>
<b>B.3 Accident Prevention</b>			
	CSAO	0.214	0.214
	<b>Total</b>	<b>1.711</b>	<b>2.770</b>
<b>B.4 TOTAL OVERHEAD EXPENSES</b>			
	a) minus Relief	0.000	
	b) plus Transfer Charge	1.059	
<b>B.5 NET OVERHEAD EXPENSES</b>			
		<b>2.770</b>	

## 2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

### RATE GROUP 748: FORM WORK AND DEMOLITION

(CLASS G: CONSTRUCTION)

<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub-Component</u>	<u>Premium Rate Components</u> <u>Before</u> <u>Relief/Transfer</u>	<u>After</u> <u>Relief/Transfer</u>
<b>B.1 WSIB Administrative</b>			
	WSIB Administrative	1.689	2.996
	<b>Total</b>	<b>1.689</b>	<b>2.996</b>
<b>B.2 Legislative Obligations</b>			
	WSIAT	0.061	0.108
	Office of Worker Advisor	0.028	0.050
	Office of Employer Advisor	0.010	0.018
	OHSA	0.165	0.293
	Mine Rescue	0.000	0.000
	Program Administration	0.002	0.004
	Institute of Work & Health	0.042	0.074
	<b>Total</b>	<b>0.308</b>	<b>0.546</b>
<b>B.3 Accident Prevention</b>			
	CSAO	0.270	0.270
	<b>Total</b>	<b>2.268</b>	<b>3.813</b>
<b>B.4 TOTAL OVERHEAD EXPENSES</b>			
	a) minus Relief	0.000	
	b) plus Transfer Charge	1.545	
<b>B.5 NET OVERHEAD EXPENSES</b>			
		<b>3.813</b>	

## 2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

### RATE GROUP 751: SIDING AND OUTSIDE FINISHING

(CLASS G: CONSTRUCTION)

<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub-Component</u>	<u>Premium Rate Components</u> <u>Before</u> <u>Relief/Transfer</u>	<u>After</u> <u>Relief/Transfer</u>
<b>B.1 WSIB Administrative</b>			
	WSIB Administrative	0.919	1.468
	<b>Total</b>	<b>0.919</b>	<b>1.468</b>
<b>B.2 Legislative Obligations</b>			
	WSIAT	0.033	0.053
	Office of Worker Advisor	0.015	0.024
	Office of Employer Advisor	0.005	0.008
	OHSA	0.089	0.142
	Mine Rescue	0.000	0.000
	Program Administration	0.001	0.002
	Institute of Work & Health	0.023	0.037
	<b>Total</b>	<b>0.166</b>	<b>0.265</b>
<b>B.3 Accident Prevention</b>			
	CSAO	0.168	0.168
	<b>Total</b>	<b>1.256</b>	<b>1.904</b>
<b>B.4 TOTAL OVERHEAD EXPENSES</b>			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.648	
<b>B.5 NET OVERHEAD EXPENSES</b>			
		<b>1.904</b>	

## 2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

### RATE GROUP 764: HOMEBUILDING

(CLASS G: CONSTRUCTION)

<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub-Component</u>	<u>Premium Rate Components</u> <u>Before</u> <u>Relief/Transfer</u>	<u>After</u> <u>Relief/Transfer</u>
<b>B.1 WSIB Administrative</b>			
	WSIB Administrative	1.143	1.916
	<b>Total</b>	<b>1.143</b>	<b>1.916</b>
<b>B.2 Legislative Obligations</b>			
	WSIAT	0.041	0.069
	Office of Worker Advisor	0.019	0.032
	Office of Employer Advisor	0.007	0.012
	OHSA	0.111	0.186
	Mine Rescue	0.000	0.000
	Program Administration	0.001	0.002
	Institute of Work & Health	0.029	0.049
	<b>Total</b>	<b>0.208</b>	<b>0.349</b>
<b>B.3 Accident Prevention</b>			
	CSAO	0.198	0.198
	<b>Total</b>	<b>1.550</b>	<b>2.464</b>
<b>B.4 TOTAL OVERHEAD EXPENSES</b>			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.914	
		<u>0.914</u>	
<b>B.5 NET OVERHEAD EXPENSES</b>			
		<b>2.464</b>	



## 2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

### CLASS G: CONSTRUCTION

<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub-Component</u>	<u>Premium Rate Components</u>	
		<u>Before Relief/Transfer</u>	<u>After Relief/Transfer</u>
<b>B.1</b>	WSIB Administrative	0.726	1.080
	<b>Total</b>	<b>0.726</b>	<b>1.080</b>
<b>B.2</b>	Legislative Obligations		
	WSIAT	0.026	0.039
	Office of Worker Advisor	0.012	0.018
	Office of Employer Advisor	0.004	0.006
	OHSA	0.071	0.105
	Mine Rescue	0.000	0.000
	Program Administration	0.001	0.001
	Institute of Work & Health	0.018	0.027
	<b>Total</b>	<b>0.132</b>	<b>0.196</b>
<b>B.3</b>	Accident Prevention	0.143	0.143
	<b>Total</b>	<b>1.001</b>	<b>1.420</b>
<b>B.4</b>	<b>TOTAL OVERHEAD EXPENSES</b>		
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.419	
<b>B.5</b>	<b>NET OVERHEAD EXPENSES</b>	<b>1.420</b>	

## 2003 PREMIUM RATE COMPONENTS

### RATE GROUP 704: ELECTRICAL AND INCIDENTAL CONSTRUCTION SERVICES

(CLASS G: CONSTRUCTION)

Component	2003 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	2002 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	1.443		1.323	
2. Second Injury Enhancement Fund (SIEF)				
a. <i>minus</i> Relief	(0.368)		(0.252)	
b. <i>plus</i> Transfer Charge	0.320		0.266	
3. NET NEW CLAIMS COST	1.396	46%	1.337	44%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.447		0.431	
2. Legislative Obligations	0.080		0.093	
3. Accident Prevention	0.106		0.115	
4. TOTAL OVERHEAD EXPENSES	0.634		0.639	
a. <i>minus</i> Relief	0.000		0.000	
b. <i>plus</i> Transfer Charge	0.086		0.091	
5. NET OVERHEAD EXPENSES	0.720	24%	0.730	24%
<b>C. UNFUNDED LIABILITY</b>	0.978	32%	1.022	34%
<b>D. (GAIN)/LOSS</b>				
1. 1999 Accident Year	(0.034)		(0.053)	
2. 2000 Accident Year	(0.035)		N/A	
	(0.069)	-2%	(0.053)	-2%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	<b>3.03</b>	100%	<b>3.04</b>	100%

## 2003 PREMIUM RATE COMPONENTS

### RATE GROUP 707: MECHANICAL AND SHEET METAL WORK

(CLASS G: CONSTRUCTION)

Component	2003 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	2002 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	1.846		1.792	
2. Second Injury Enhancement Fund (SIEF)				
a. <i>minus</i> Relief	(0.419)		(0.330)	
b. <i>plus</i> Transfer Charge	0.409		0.360	
3. NET NEW CLAIMS COST	1.837	46%	1.822	44%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.528		0.522	
2. Legislative Obligations	0.096		0.112	
3. Accident Prevention	0.116		0.129	
4. TOTAL OVERHEAD EXPENSES	0.740		0.764	
a. <i>minus</i> Relief	0.000		0.000	
b. <i>plus</i> Transfer Charge	0.184		0.203	
5. NET OVERHEAD EXPENSES	0.924	23%	0.967	24%
<b>C. UNFUNDED LIABILITY</b>	1.286	32%	1.393	34%
<b>D. (GAIN)/LOSS</b>				
1. 1999 Accident Year	(0.044)		(0.072)	
2. 2000 Accident Year	(0.046)		N/A	
	(0.091)	-2%	(0.072)	-2%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	<b>3.96</b>	100%	<b>4.11</b>	100%

## 2003 PREMIUM RATE COMPONENTS

### RATE GROUP 711: ROADBUILDING AND EXCAVATING

(CLASS G: CONSTRUCTION)

Component	2003 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	2002 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	2.088		1.902	
2. Second Injury Enhancement Fund (SIEF)				
a. <i>minus</i> Relief	(0.597)		(0.440)	
b. <i>plus</i> Transfer Charge	0.463		0.381	
3. NET NEW CLAIMS COST	1.955	46%	1.843	44%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.550		0.526	
2. Legislative Obligations	0.100		0.113	
3. Accident Prevention	0.119		0.130	
4. TOTAL OVERHEAD EXPENSES	0.769		0.769	
a. <i>minus</i> Relief	0.000		0.000	
b. <i>plus</i> Transfer Charge	0.210		0.208	
5. NET OVERHEAD EXPENSES	0.979	23%	0.977	23%
<b>C. UNFUNDED LIABILITY</b>	1.369	33%	1.409	34%
<b>D. (GAIN)/LOSS</b>				
1. 1999 Accident Year	(0.047)		(0.073)	
2. 2000 Accident Year	(0.049)		N/A	
	(0.097)	-2%	(0.073)	-2%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	<b>4.21</b>	100%	<b>4.16</b>	100%

## 2003 PREMIUM RATE COMPONENTS

### RATE GROUP 719: INSIDE FINISHING

(CLASS G: CONSTRUCTION)

Component	2003 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	2002 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	3.408		3.177	
2. Second Injury Enhancement Fund (SIEF)				
a. <i>minus</i> Relief	(0.844)		(0.587)	
b. <i>plus</i> Transfer Charge	0.755		0.639	
3. NET NEW CLAIMS COST	3.319	47%	3.229	45%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.803		0.787	
2. Legislative Obligations	0.146		0.170	
3. Accident Prevention	0.153		0.169	
4. TOTAL OVERHEAD EXPENSES	1.104		1.126	
a. <i>minus</i> Relief	0.000		0.000	
b. <i>plus</i> Transfer Charge	0.510		0.529	
5. NET OVERHEAD EXPENSES	1.614	23%	1.655	23%
<b>C. UNFUNDED LIABILITY</b>				
		33%		34%
2.325			2.467	
<b>D. (GAIN)/LOSS</b>				
1. 1999 Accident Year	(0.081)		(0.128)	
2. 2000 Accident Year	(0.083)		N/A	
	(0.165)	-2%	(0.128)	-2%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	<b>7.09</b>	100%	<b>7.22</b>	100%

## 2003 PREMIUM RATE COMPONENTS

### RATE GROUP 723: INDUSTRIAL, COMMERCIAL & INSTITUTIONAL CONSTRUCTION

(CLASS G: CONSTRUCTION)

Component	2003 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	2002 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	2.395		2.082	
2. Second Injury Enhancement Fund (SIEF)				
a. <i>minus</i> Relief	(0.598)		(0.435)	
b. <i>plus</i> Transfer Charge	0.531		0.419	
3. NET NEW CLAIMS COST	2.329	47%	2.066	44%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.620		0.568	
2. Legislative Obligations	0.113		0.123	
3. Accident Prevention	0.129		0.136	
4. TOTAL OVERHEAD EXPENSES	0.862		0.827	
a. <i>minus</i> Relief	0.000		0.000	
b. <i>plus</i> Transfer Charge	0.292		0.260	
5. NET OVERHEAD EXPENSES	1.154	23%	1.087	23%
<b>C. UNFUNDED LIABILITY</b>				
	1.631	33%	1.579	34%
<b>D. (GAIN)/LOSS</b>				
1. 1999 Accident Year	(0.056)		(0.082)	
2. 2000 Accident Year	(0.058)		N/A	
	(0.115)	-2%	(0.082)	-2%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	<b>5.00</b>	<b>100%</b>	<b>4.65</b>	<b>100%</b>

## 2003 PREMIUM RATE COMPONENTS

### RATE GROUP 728: ROOFING

(CLASS G: CONSTRUCTION)

Component	2003 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	2002 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	5.684		5.334	
2. Second Injury Enhancement Fund (SIEF)				
a. <i>minus</i> Relief	(1.136)		(0.846)	
b. <i>plus</i> Transfer Charge	1.260		1.071	
3. NET NEW CLAIMS COST	5.807	5.807	5.559	5.559
		47%		45%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	1.265		1.226	
2. Legislative Obligations	0.230		0.265	
3. Accident Prevention	0.214		0.236	
4. TOTAL OVERHEAD EXPENSES	1.711		1.726	
a. <i>minus</i> Relief	0.000		0.000	
b. <i>plus</i> Transfer Charge	1.059		0.918	
5. NET OVERHEAD EXPENSES	2.770	2.770	2.644	2.644
		22%		22%
<b>C. UNFUNDED LIABILITY</b>				
		4.067		4.248
		33%		35%
<b>D. (GAIN)/LOSS</b>				
1. 1999 Accident Year	(0.142)		(0.221)	
2. 2000 Accident Year	(0.146)		N/A	
	(0.288)	(0.288)	(0.221)	(0.221)
		-2%		-2%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	<b>12.36</b>	100%	<b>12.23</b>	100%

**2003 PREMIUM RATE COMPONENTS**

**RATE GROUP 732: HEAVY CIVIL CONSTRUCTION**

(CLASS G: CONSTRUCTION)

Component	2003 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	2002 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	2.825		2.839	
2. Second Injury Enhancement Fund (SIEF)				
a. <i>minus</i> Relief	(0.724)		(0.603)	
b. <i>plus</i> Transfer Charge	0.626		0.570	
3. NET NEW CLAIMS COST	2.727	2.727	2.806	2.806
		47%		45%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.694		0.707	
2. Legislative Obligations	0.126		0.153	
3. Accident Prevention	0.138		0.157	
4. TOTAL OVERHEAD EXPENSES	0.958		1.017	
a. <i>minus</i> Relief	0.000		0.000	
b. <i>plus</i> Transfer Charge	0.380		0.431	
5. NET OVERHEAD EXPENSES	1.338	1.338	1.448	1.448
		23%		23%
<b>C. UNFUNDED LIABILITY</b>				
		1.910		2.144
				34%
<b>D. (GAIN)/LOSS</b>				
1. 1999 Accident Year	(0.066)		(0.112)	
2. 2000 Accident Year	(0.068)		N/A	
	(0.135)	(0.135)	(0.112)	(0.112)
		-2%		-2%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	<b>5.84</b>	100%	<b>6.29</b>	100%



## 2003 PREMIUM RATE COMPONENTS

### RATE GROUP 737: MILLWRIGHTING AND WELDING

(CLASS G: CONSTRUCTION)

Component	2003 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	2002 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	3.343		3.107	
2. Second Injury Enhancement Fund (SIEF)				
a. <i>minus</i> Relief	(0.901)		(0.664)	
b. <i>plus</i> Transfer Charge	0.741		0.624	
3. NET NEW CLAIMS COST	3.183	47%	3.067	45%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.778		0.756	
2. Legislative Obligations	0.142		0.163	
3. Accident Prevention	0.149		0.165	
4. TOTAL OVERHEAD EXPENSES	1.070		1.084	
a. <i>minus</i> Relief	0.000		0.000	
b. <i>plus</i> Transfer Charge	0.480		0.491	
5. NET OVERHEAD EXPENSES	1.550	23%	1.575	23%
<b>C. UNFUNDED LIABILITY</b>				
	2.229	33%	2.344	34%
<b>D. (GAIN)/LOSS</b>				
1. 1999 Accident Year	(0.077)		(0.122)	
2. 2000 Accident Year	(0.080)		N/A	
	(0.158)	-2%	(0.122)	-2%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	<b>6.80</b>	100%	<b>6.86</b>	100%

## 2003 PREMIUM RATE COMPONENTS

### RATE GROUP 741: MASONRY

(CLASS G: CONSTRUCTION)

Component	2003 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	2002 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	5.837		5.093	
2. Second Injury Enhancement Fund (SIEF)				
a. <i>minus</i> Relief	(1.322)		(0.917)	
b. <i>plus</i> Transfer Charge	1.294		1.023	
3. NET NEW CLAIMS COST	5.808	5.808	5.199	5.199
		47%		45%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	1.265		1.157	
2. Legislative Obligations	0.230		0.249	
3. Accident Prevention	0.214		0.225	
4. TOTAL OVERHEAD EXPENSES	1.711		1.633	
a. <i>minus</i> Relief	0.000		0.000	
b. <i>plus</i> Transfer Charge	1.059		0.876	
5. NET OVERHEAD EXPENSES	2.770	2.770	2.509	2.509
		22%		22%
<b>C. UNFUNDED LIABILITY</b>		4.068		3.973
		33%		35%
<b>D. (GAIN)/LOSS</b>				
1. 1999 Accident Year	(0.142)		(0.207)	
2. 2000 Accident Year	(0.146)		N/A	
	(0.288)	(0.288)	(0.207)	(0.207)
		-2%		-2%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	<b>12.36</b>	100%	<b>11.47</b>	100%

## 2003 PREMIUM RATE COMPONENTS

### RATE GROUP 748: FORM WORK AND DEMOLITION

(CLASS G: CONSTRUCTION)

Component	2003 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	2002 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	7.915		7.239	
2. Second Injury Enhancement Fund (SIEF)				
a. <i>minus</i> Relief	(1.573)		(1.127)	
b. <i>plus</i> Transfer Charge	1.754		1.454	
3. NET NEW CLAIMS COST	8.097	8.097	7.566	7.566
		47%		46%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	1.689		1.603	
2. Legislative Obligations	0.308		0.347	
3. Accident Prevention	0.270		0.293	
4. TOTAL OVERHEAD EXPENSES	2.268		2.242	
a. <i>minus</i> Relief	0.000		0.000	
b. <i>plus</i> Transfer Charge	1.545		1.143	
5. NET OVERHEAD EXPENSES	3.813	3.813	3.385	3.385
		22%		21%
<b>C. UNFUNDED LIABILITY</b>		5.671		5.782
				35%
<b>D. (GAIN)/LOSS</b>				
1. 1999 Accident Year	(0.198)		(0.301)	
2. 2000 Accident Year	(0.204)		N/A	
	(0.402)	(0.402)	(0.301)	(0.301)
		-2%		-2%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	<b>17.18</b>	100%	<b>16.43</b>	100%

## 2003 PREMIUM RATE COMPONENTS

### RATE GROUP 751: SIDING AND OUTSIDE FINISHING

(CLASS G: CONSTRUCTION)

Component	2003 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	2002 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	3.992		3.666	
2. Second Injury Enhancement Fund (SIEF)				
a. <i>minus</i> Relief	(0.932)		(0.668)	
b. <i>plus</i> Transfer Charge	0.885		0.737	
3. NET NEW CLAIMS COST	3.945	47%	3.735	45%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.919		0.882	
2. Legislative Obligations	0.166		0.190	
3. Accident Prevention	0.168		0.184	
4. TOTAL OVERHEAD EXPENSES	1.256		1.256	
a. <i>minus</i> Relief	0.000		0.000	
b. <i>plus</i> Transfer Charge	0.648		0.615	
5. NET OVERHEAD EXPENSES	1.904	23%	1.871	23%
<b>C. UNFUNDED LIABILITY</b>				
	2.763	33%	2.854	34%
<b>D. (GAIN)/LOSS</b>				
1. 1999 Accident Year	(0.096)		(0.149)	
2. 2000 Accident Year	(0.099)		N/A	
	(0.196)	-2%	(0.149)	-2%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	<b>8.42</b>	100%	<b>8.31</b>	100%

## 2003 PREMIUM RATE COMPONENTS

### RATE GROUP 764: HOMEBUILDING

(CLASS G: CONSTRUCTION)

Component	2003 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	2002 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	4.946		4.346	
2. Second Injury Enhancement Fund (SIEF)				
a. <i>minus</i> Relief	(0.894)		(0.669)	
b. <i>plus</i> Transfer Charge	1.096		0.872	
3. NET NEW CLAIMS COST	5.149	5.149	4.549	4.549
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	1.143		1.035	
2. Legislative Obligations	0.208		0.224	
3. Accident Prevention	0.198		0.207	
4. TOTAL OVERHEAD EXPENSES	1.550		1.466	
a. <i>minus</i> Relief	0.000		0.000	
b. <i>plus</i> Transfer Charge	0.914		0.796	
5. NET OVERHEAD EXPENSES	2.464	2.464	2.262	2.262
<b>C. UNFUNDED LIABILITY</b>				
		3.606		3.477
<b>D. (GAIN)/LOSS</b>				
1. 1999 Accident Year	(0.125)		(0.181)	
2. 2000 Accident Year	(0.129)		N/A	
	(0.255)	(0.255)	(0.181)	(0.181)
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	<b>10.96</b>	100%	<b>10.11</b>	100%

## 2003 PREMIUM RATE COMPONENTS

### CLASS G: CONSTRUCTION

Component	2003 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	2002 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	2.929		2.664	
2. Second Injury Enhancement Fund (SIEF)				
a. <i>minus</i> Relief	(0.676)		(0.495)	
b. <i>plus</i> Transfer Charge	0.649		0.536	
3. NET NEW CLAIMS COST	2.903	47%	2.705	45%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.726		0.689	
2. Legislative Obligations	0.132		0.148	
3. Accident Prevention	0.143		0.154	
4. TOTAL OVERHEAD EXPENSES	1.001		0.991	
a. <i>minus</i> Relief	0.000		0.000	
b. <i>plus</i> Transfer Charge	0.419		0.386	
5. NET OVERHEAD EXPENSES	1.420	23%	1.377	23%
<b>C. UNFUNDED LIABILITY</b>				
	2.033	33%	2.067	34%
<b>D. (GAIN)/LOSS</b>				
1. 1999 Accident Year	(0.071)		(0.108)	
2. 2000 Accident Year	(0.073)		N/A	
	(0.144)	-2%	(0.108)	-2%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	<b>6.21</b>	100%	<b>6.04</b>	100%

## 2003 PREMIUM RATES

### Summary of Premium Rate Components by Rate Group per \$100 of Insurable Earnings

<u>Rate Group</u>	<u>Description</u>	<u>New Claims Cost</u> (\$)	<u>Overhead</u> (\$)	<u>Unfunded Liability</u> (\$)	<u>(Gain)/Loss</u> (\$)	<u>2003 Premium Rate</u> (\$)
704	ELECTRICAL AND INCIDENTAL CONSTRUCTION SERVICES	1.396	0.720	0.978	(0.069)	3.03
707	MECHANICAL AND SHEET METAL WORK	1.837	0.924	1.286	(0.091)	3.96
711	ROADBUILDING AND EXCAVATING	1.955	0.979	1.369	(0.097)	4.21
719	INSIDE FINISHING	3.319	1.614	2.325	(0.165)	7.09
723	INDUSTRIAL, COMMERCIAL & INSTITUTIONAL CONSTRUCTION	2.329	1.154	1.631	(0.115)	5.00
728	ROOFING	5.807	2.770	4.067	(0.288)	12.36
732	HEAVY CIVIL CONSTRUCTION	2.727	1.338	1.910	(0.135)	5.84
737	MILLWRIGHTING AND WELDING	3.183	1.550	2.229	(0.158)	6.80
741	MASONRY	5.808	2.770	4.068	(0.288)	12.36
748	FORM WORK AND DEMOLITION	8.097	3.813	5.671	(0.402)	17.18
751	SIDING AND OUTSIDE FINISHING	3.945	1.904	2.763	(0.196)	8.42
764	HOMEBUILDING	5.149	2.464	3.606	(0.255)	10.96
<b>CLASS: G</b>	<b>CONSTRUCTION</b>	<b>2.903</b>	<b>1.420</b>	<b>2.033</b>	<b>(0.144)</b>	<b>6.21</b>

## *Section 6 - H*

### Class H – Supporting Documentation





**2003 PREMIUM RATES  
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

**RATE GROUP 810: SCHOOL BOARDS**

(CLASS H: GOVERNMENT AND RELATED SERVICES)

<u>Year</u>	<u>Insurable Earnings</u>	<u>Maximum Insurable Earnings Ceiling</u>	<u>Average Insurable Earnings</u>	<u>Employment</u>	<u>Number of LTIs</u>	<u>Lost Time Injury Rate</u>
1997	\$1,623,514,392	\$56,100	\$36,856	44,051	688	1.56%
1998	\$1,220,875,329	\$58,200	\$33,864	36,052	565	1.57%
1999	\$803,467,530	\$59,200	\$32,880	24,436	433	1.77%
2000	\$652,218,856	\$59,300	\$31,103	20,970	303	1.44%
2001	\$704,021,214	\$60,600	\$32,345	21,766	278	1.28%
2002	\$727,445,408	\$64,600	\$32,895	22,114	289	1.31%
2003	\$751,647,517	\$65,600	\$33,487	22,446	285	1.27%

**2003 PREMIUM RATES  
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

**RATE GROUP 817: EDUCATIONAL FACILITIES**

(CLASS H: GOVERNMENT AND RELATED SERVICES)

<u>Year</u>	<u>Insurable Earnings</u>	<u>Maximum Insurable Earnings Ceiling</u>	<u>Average Insurable Earnings</u>	<u>Employment</u>	<u>Number of LTIs</u>	<u>Lost Time Injury Rate</u>
1997	\$2,688,818,441	\$56,100	\$30,613	87,833	651	0.74%
1998	\$2,718,356,085	\$58,200	\$30,927	87,896	585	0.67%
1999	\$2,791,941,898	\$59,200	\$31,372	88,995	548	0.62%
2000	\$2,930,122,413	\$59,300	\$31,941	91,736	523	0.57%
2001	\$3,077,789,565	\$60,600	\$33,438	92,044	550	0.60%
2002	\$3,180,193,779	\$64,600	\$34,006	93,517	558	0.60%
2003	\$3,285,998,826	\$65,600	\$34,619	94,919	529	0.56%

**2003 PREMIUM RATES  
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

**RATE GROUP 830: POWER AND TELECOMMUNICATION LINES**

(CLASS H: GOVERNMENT AND RELATED SERVICES)

<u>Year</u>	<u>Insurable Earnings</u>	<u>Maximum Insurable Earnings Ceiling</u>	<u>Average Insurable Earnings</u>	<u>Employment</u>	<u>Number of LTIs</u>	<u>Lost Time Injury Rate</u>
1997	\$148,318,540	\$56,100	\$32,720	4,533	188	4.15%
1998	\$163,193,588	\$58,200	\$34,401	4,744	180	3.79%
1999	\$196,224,321	\$59,200	\$33,859	5,795	187	3.23%
2000	\$247,851,359	\$59,300	\$36,734	6,747	216	3.20%
2001	\$257,489,124	\$60,600	\$35,313	7,292	255	3.50%
2002	\$266,056,302	\$64,600	\$35,913	7,409	235	3.17%
2003	\$274,907,995	\$65,600	\$36,560	7,520	236	3.14%

**2003 PREMIUM RATES  
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

**RATE GROUP 833: ELECTRIC POWER GENERATION \***

(CLASS H: GOVERNMENT AND RELATED SERVICES)

<u>Year</u>	<u>Insurable Earnings</u>	<u>Maximum Insurable Earnings Ceiling</u>	<u>Average Insurable Earnings</u>	<u>Employment</u>	<u>Number of LTIs</u>	<u>Lost Time Injury Rate</u>
1997	N/A	\$56,100	N/A	N/A	N/A	N/A
1998	N/A	\$58,200	N/A	N/A	N/A	N/A
1999	N/A	\$59,200	N/A	N/A	N/A	N/A
2000	N/A	\$59,300	N/A	N/A	N/A	N/A
2001	N/A	\$60,600	N/A	N/A	N/A	N/A
2002	\$1,093,422,586	\$64,600	\$58,665	18,638	140	0.75%
2003	\$1,129,800,755	\$65,600	\$59,721	18,918	148	0.78%

\* Due to the fact that this is a new rate group effective January 1, 2002 there is no information prior to 2002.

**2003 PREMIUM RATES  
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

**RATE GROUP 835: OIL, POWER AND WATER DISTRIBUTION \***

(CLASS H: GOVERNMENT AND RELATED SERVICES)

<u>Year</u>	<u>Insurable Earnings</u>	<u>Maximum Insurable Earnings Ceiling</u>	<u>Average Insurable Earnings</u>	<u>Employment</u>	<u>Number of LTIs</u>	<u>Lost Time Injury Rate</u>
1997	\$368,430,643	\$56,100	\$43,931	8,387	159	1.90%
1998	\$316,557,111	\$58,200	\$45,324	6,984	146	2.09%
1999	\$320,060,691	\$59,200	\$45,180	7,084	108	1.52%
2000	\$328,765,460	\$59,300	\$47,212	6,964	100	1.44%
2001	\$321,968,763	\$60,600	\$46,855	6,872	107	1.56%
2002	\$844,985,070	\$64,600	\$51,154	16,602	216	1.30%
2003	\$873,097,723	\$65,600	\$52,075	16,851	228	1.35%

\* Beginning in 2002, this rate group includes a number of electric utility employers that were moved from Schedule 2.

**2003 PREMIUM RATES  
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

**RATE GROUP 838: NATURAL GAS DISTRIBUTION**

(CLASS H: GOVERNMENT AND RELATED SERVICES)

<u>Year</u>	<u>Insurable Earnings</u>	<u>Maximum Insurable Earnings Ceiling</u>	<u>Average Insurable Earnings</u>	<u>Employment</u>	<u>Number of LTIs</u>	<u>Lost Time Injury Rate</u>
1997	\$397,300,103	\$56,100	\$43,124	9,213	82	0.89%
1998	\$395,667,494	\$58,200	\$46,300	8,546	81	0.95%
1999	\$364,118,307	\$59,200	\$44,433	8,195	74	0.90%
2000	\$308,827,415	\$59,300	\$45,764	6,748	46	0.68%
2001	\$282,348,039	\$60,600	\$45,871	6,155	46	0.75%
2002	\$291,742,323	\$64,600	\$46,651	6,253	44	0.70%
2003	\$301,448,590	\$65,600	\$47,491	6,347	43	0.68%

**2003 PREMIUM RATES  
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

**RATE GROUP 845: LOCAL GOVERNMENT SERVICES**

(CLASS H: GOVERNMENT AND RELATED SERVICES)

<u>Year</u>	<u>Insurable Earnings</u>	<u>Maximum Insurable Earnings Ceiling</u>	<u>Average Insurable Earnings</u>	<u>Employment</u>	<u>Number of LTIs</u>	<u>Lost Time Injury Rate</u>
1997	\$1,434,109,543	\$56,100	\$32,390	44,276	1,145	2.59%
1998	\$1,245,557,551	\$58,200	\$32,825	37,945	1,032	2.72%
1999	\$1,270,537,626	\$59,200	\$33,030	38,466	975	2.53%
2000	\$1,192,086,288	\$59,300	\$35,212	33,855	833	2.46%
2001	\$1,122,735,967	\$60,600	\$36,330	30,904	792	2.56%
2002	\$1,160,091,638	\$64,600	\$36,948	31,398	753	2.40%
2003	\$1,198,687,887	\$65,600	\$37,613	31,869	753	2.36%

**2003 PREMIUM RATES  
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

**RATE GROUP 851: HOMES FOR NURSING CARE \***

(CLASS H: GOVERNMENT AND RELATED SERVICES)

<u>Year</u>	<u>Insurable Earnings</u>	<u>Maximum Insurable Earnings Ceiling</u>	<u>Average Insurable Earnings</u>	<u>Employment</u>	<u>Number of LTIs</u>	<u>Lost Time Injury Rate</u>
1997	\$1,200,408,402	\$56,100	\$22,134	54,234	2,537	4.68%
1998	\$1,256,986,827	\$58,200	\$23,300	53,947	2,362	4.38%
1999	\$1,368,783,495	\$59,200	\$23,512	58,217	2,232	3.83%
2000	\$1,374,211,835	\$59,300	\$24,329	56,486	2,281	4.04%
2001	\$1,415,857,842	\$60,600	\$24,683	57,363	2,201	3.84%
2002	\$1,462,966,264	\$64,600	\$25,103	58,281	2,246	3.85%
2003	\$1,511,639,152	\$65,600	\$25,554	59,155	2,256	3.81%

\* Experience for rate groups 851 and 852 has been combined in order to determine a common 2003 premium rate.



**2003 PREMIUM RATES  
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

**RATE GROUP 852: HOMES FOR RESIDENTIAL CARE \***

(CLASS H: GOVERNMENT AND RELATED SERVICES)

<u>Year</u>	<u>Insurable Earnings</u>	<u>Maximum Insurable Earnings Ceiling</u>	<u>Average Insurable Earnings</u>	<u>Employment</u>	<u>Number of LTIs</u>	<u>Lost Time Injury Rate</u>
1997	\$1,200,408,402	\$56,100	\$22,134	54,234	2,537	4.68%
1998	\$1,256,986,827	\$58,200	\$23,300	53,947	2,362	4.38%
1999	\$1,368,783,495	\$59,200	\$23,512	58,217	2,232	3.83%
2000	\$1,374,211,835	\$59,300	\$24,329	56,486	2,281	4.04%
2001	\$1,415,857,842	\$60,600	\$24,683	57,363	2,201	3.84%
2002	\$1,462,966,264	\$64,600	\$25,103	58,281	2,246	3.85%
2003	\$1,511,639,152	\$65,600	\$25,554	59,155	2,256	3.81%

\* Experience for rate groups 851 and 852 has been combined in order to determine a common 2003 premium rate.

**2003 PREMIUM RATES  
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

**RATE GROUP 853: HOSPITALS \***

(CLASS H: GOVERNMENT AND RELATED SERVICES)

<b>Year</b>	<b>Insurable Earnings</b>	<b>Maximum Insurable Earnings Ceiling</b>	<b>Average Insurable Earnings</b>	<b>Employment</b>	<b>Number of LTIs</b>	<b>Lost Time Injury Rate</b>
1997	\$6,169,248,275	\$56,100	\$32,536	189,611	3,566	1.88%
1998	\$6,422,795,510	\$58,200	\$33,324	192,735	3,491	1.81%
1999	\$6,954,731,379	\$59,200	\$34,565	201,208	3,433	1.71%
2000	\$7,446,367,362	\$59,300	\$35,980	206,960	3,702	1.79%
2001	\$8,003,277,829	\$60,600	\$37,074	215,872	3,789	1.76%
2002	\$8,269,562,889	\$64,600	\$37,704	219,326	3,809	1.74%
2003	\$8,544,691,246	\$65,600	\$38,383	222,616	3,779	1.70%

\* Experience for rate groups 853 and 861 has been combined in order to determine a common 2003 premium rate.

**2003 PREMIUM RATES  
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

**RATE GROUP 857: NURSING SERVICES**

(CLASS H: GOVERNMENT AND RELATED SERVICES)

<u>Year</u>	<u>Insurable Earnings</u>	<u>Maximum Insurable Earnings Ceiling</u>	<u>Average Insurable Earnings</u>	<u>Employment</u>	<u>Number of LTIs</u>	<u>Lost Time Injury Rate</u>
1997	\$590,390,381	\$56,100	\$18,542	31,840	1,004	3.15%
1998	\$638,715,382	\$58,200	\$18,293	34,916	995	2.85%
1999	\$722,256,003	\$59,200	\$19,494	37,050	1,027	2.77%
2000	\$790,352,765	\$59,300	\$20,791	38,014	1,073	2.82%
2001	\$816,243,366	\$60,600	\$21,319	38,287	1,038	2.71%
2002	\$843,401,415	\$64,600	\$21,681	38,900	1,018	2.62%
2003	\$871,461,380	\$65,600	\$22,072	39,483	1,018	2.58%

**2003 PREMIUM RATES  
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

**RATE GROUP 858: GROUP HOMES**

(CLASS H: GOVERNMENT AND RELATED SERVICES)

<u>Year</u>	<u>Insurable Earnings</u>	<u>Maximum Insurable Earnings Ceiling</u>	<u>Average Insurable Earnings</u>	<u>Employment</u>	<u>Number of LTIs</u>	<u>Lost Time Injury Rate</u>
1997	\$398,235,725	\$56,100	\$24,869	16,013	718	4.48%
1998	\$377,714,202	\$58,200	\$25,826	14,625	607	4.15%
1999	\$388,253,035	\$59,200	\$26,430	14,690	560	3.81%
2000	\$377,560,611	\$59,300	\$27,283	13,839	561	4.05%
2001	\$413,635,773	\$60,600	\$28,050	14,746	557	3.78%
2002	\$427,398,262	\$64,600	\$28,527	14,982	575	3.84%
2003	\$441,617,803	\$65,600	\$29,040	15,207	577	3.79%

**2003 PREMIUM RATES  
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

**RATE GROUP 861: TREATMENT CLINICS AND SPECIALIZED SERVICES \***

(CLASS H: GOVERNMENT AND RELATED SERVICES)

<u>Year</u>	<u>Insurable Earnings</u>	<u>Maximum Insurable Earnings Ceiling</u>	<u>Average Insurable Earnings</u>	<u>Employment</u>	<u>Number of LTIs</u>	<u>Lost Time Injury Rate</u>
1997	\$6,169,248,275	\$56,100	\$32,536	189,611	3,566	1.88%
1998	\$6,422,795,510	\$58,200	\$33,324	192,735	3,491	1.81%
1999	\$6,954,731,379	\$59,200	\$34,565	201,208	3,433	1.71%
2000	\$7,446,367,362	\$59,300	\$35,980	206,960	3,702	1.79%
2001	\$8,003,277,829	\$60,600	\$37,074	215,872	3,789	1.76%
2002	\$8,269,562,889	\$64,600	\$37,704	219,326	3,809	1.74%
2003	\$8,544,691,246	\$65,600	\$38,383	222,616	3,779	1.70%

\* Experience for rate groups 853 and 861 has been combined in order to determine a common 2003 premium rate.

**2003 PREMIUM RATES  
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

**RATE GROUP 875: PROFESSIONAL OFFICES AND AGENCIES**

(CLASS H: GOVERNMENT AND RELATED SERVICES)

<u>Year</u>	<u>Insurable Earnings</u>	<u>Maximum Insurable Earnings Ceiling</u>	<u>Average Insurable Earnings</u>	<u>Employment</u>	<u>Number of LTIs</u>	<u>Lost Time Injury Rate</u>
1997	\$935,240,988	\$56,100	\$28,564	32,742	313	0.96%
1998	\$950,330,119	\$58,200	\$26,751	35,525	274	0.77%
1999	\$1,035,611,294	\$59,200	\$29,148	35,529	286	0.80%
2000	\$1,085,607,318	\$59,300	\$31,404	34,570	313	0.91%
2001	\$1,201,484,809	\$60,600	\$32,284	37,216	299	0.80%
2002	\$1,241,460,612	\$64,600	\$32,833	37,811	316	0.84%
2003	\$1,282,764,006	\$65,600	\$33,424	38,379	305	0.79%

**2003 PREMIUM RATES  
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

**CLASS H: GOVERNMENT AND RELATED SERVICES**

<u>Year</u>	<u>Insurable Earnings</u>	<u>Maximum Insurable Earnings Ceiling</u>	<u>Average Insurable Earnings</u>	<u>Employment</u>	<u>Number of LTIs</u>	<u>Lost Time Injury Rate</u>
1997	\$15,954,015,433	\$56,100	\$30,520	522,733	11,051	2.11%
1998	\$15,706,749,198	\$58,200	\$30,563	513,915	10,318	2.01%
1999	\$16,215,985,579	\$59,200	\$31,205	519,665	9,863	1.90%
2000	\$16,733,971,682	\$59,300	\$32,374	516,889	9,951	1.93%
2001	\$17,616,852,291	\$60,600	\$33,333	528,517	9,912	1.88%
2002	\$19,808,726,548	\$64,600	\$35,045	565,231	10,199	1.80%
2003	\$20,467,762,881	\$65,600	\$35,676	573,710	10,157	1.77%

## 2003 PREMIUM RATES

### NEW CLAIMS COST BY RATE GROUP

Rate Group	Description	2003 New Claims Cost		2003 Premium
		Cost Index * (%)	Cost per LTI (\$)	Rate (\$)
810	SCHOOL BOARDS	76%	7,591	0.68
817	EDUCATIONAL FACILITIES	89%	8,837	0.36
830	POWER AND TELECOMMUNICATION LINES	172%	17,130	3.55
833	ELECTRIC POWER GENERATION	217%	21,600	0.74
835	OIL, POWER AND WATER DISTRIBUTION	165%	16,472	1.19
838	NATURAL GAS DISTRIBUTION	89%	8,828	0.30
845	LOCAL GOVERNMENT SERVICES	110%	10,990	1.62
851	HOMES FOR NURSING CARE	92%	9,180	2.77
852	HOMES FOR RESIDENTIAL CARE	92%	9,180	2.77
853	HOSPITALS	97%	9,642	0.86
857	NURSING SERVICES	91%	9,086	2.19
858	GROUP HOMES	84%	8,365	2.44
861	TREATMENT CLINICS AND SPECIALIZED SERVICES	97%	9,642	0.86
875	PROFESSIONAL OFFICES AND AGENCIES	113%	11,262	0.60
<b>CLASS: H GOVERNMENT AND RELATED SERVICES</b>			<b>9,958</b>	<b>1.07</b>

\* The Cost Index compares the average cost of a claim for a Rate Group to that of the Class.



## 2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

### RATE GROUP 810: SCHOOL BOARDS

(CLASS H: GOVERNMENT AND RELATED SERVICES)

<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub-Component</u>	<u>Premium Rate Components</u> <u>Before</u> <u>Relief/Transfer</u>	<u>After</u> <u>Relief/Transfer</u>
<b>B.1 WSIB Administrative</b>			
	WSIB Administrative	0.242	0.109
	<b>Total</b>	<b>0.242</b>	<b>0.109</b>
<b>B.2 Legislative Obligations</b>			
	WSIAT	0.009	0.004
	Office of Worker Advisor	0.004	0.002
	Office of Employer Advisor	0.001	0.000
	OHSA	0.023	0.010
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.006	0.003
	<b>Total</b>	<b>0.043</b>	<b>0.019</b>
<b>B.3 Accident Prevention</b>			
	ESAO	0.065	0.065
	<b>Total</b>	<b>0.351</b>	<b>0.194</b>
<b>B.4 TOTAL OVERHEAD EXPENSES</b>			
	a) minus Relief	(0.157)	
	b) plus Transfer Charge	0.000	
<b>B.5 NET OVERHEAD EXPENSES</b>			
		<b>0.194</b>	

## 2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

### RATE GROUP 817: EDUCATIONAL FACILITIES

(CLASS H: GOVERNMENT AND RELATED SERVICES)

<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub-Component</u>	<u>Premium Rate Components</u> <u>Before</u> <u>Relief/Transfer</u>	<u>After</u> <u>Relief/Transfer</u>
<b>B.1 WSIB Administrative</b>			
	WSIB Administrative	0.215	0.054
	<b>Total</b>	<b>0.215</b>	<b>0.054</b>
<b>B.2 Legislative Obligations</b>			
	WSIAT	0.008	0.002
	Office of Worker Advisor	0.004	0.001
	Office of Employer Advisor	0.001	0.000
	OHSA	0.020	0.005
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.005	0.001
	<b>Total</b>	<b>0.038</b>	<b>0.010</b>
<b>B.3 Accident Prevention</b>			
	ESAO	0.045	0.045
	<b>Total</b>	<b>0.299</b>	<b>0.110</b>
<b>B.4 TOTAL OVERHEAD EXPENSES</b>			
	a) minus Relief	(0.189)	
	b) plus Transfer Charge	0.000	
<b>B.5 NET OVERHEAD EXPENSES</b>			
		<b>0.110</b>	

## 2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

### RATE GROUP 830: POWER AND TELECOMMUNICATION LINES

(CLASS H: GOVERNMENT AND RELATED SERVICES)

<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub-Component</u>	<u>Premium Rate Components</u> <u>Before</u> <u>Relief/Transfer</u>	<u>After</u> <u>Relief/Transfer</u>
<b>B.1 WSIB Administrative</b>			
	WSIB Administrative	0.468	0.562
	<b>Total</b>	<b>0.468</b>	<b>0.562</b>
<b>B.2 Legislative Obligations</b>			
	WSIAT	0.017	0.020
	Office of Worker Advisor	0.008	0.010
	Office of Employer Advisor	0.003	0.004
	OHSA	0.045	0.054
	Mine Rescue	0.000	0.000
	Program Administration	0.001	0.001
	Institute of Work & Health	0.012	0.014
	<b>Total</b>	<b>0.086</b>	<b>0.103</b>
<b>B.3 Accident Prevention</b>			
	EUSA	0.364	0.364
	<b>Total</b>	<b>0.917</b>	<b>1.028</b>
<b>B.4 TOTAL OVERHEAD EXPENSES</b>			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.111	
<b>B.5 NET OVERHEAD EXPENSES</b>			
		<b>1.028</b>	

## 2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

### RATE GROUP 833: ELECTRIC POWER GENERATION

(CLASS H: GOVERNMENT AND RELATED SERVICES)

<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub-Component</u>	<u>Premium Rate Components</u> <u>Before</u> <u>Relief/Transfer</u>	<u>After</u> <u>Relief/Transfer</u>
<b>B.1 WSIB Administrative</b>			
	WSIB Administrative	0.240	0.114
	<b>Total</b>	<b>0.240</b>	<b>0.114</b>
<b>B.2 Legislative Obligations</b>			
	WSIAT	0.009	0.004
	Office of Worker Advisor	0.004	0.002
	Office of Employer Advisor	0.001	0.000
	OHSA	0.000	0.000
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.006	0.003
	<b>Total</b>	<b>0.020</b>	<b>0.009</b>
<b>B.3 Accident Prevention</b>			
	EUSA	0.142	0.142
	<b>Total</b>	<b>0.403</b>	<b>0.266</b>
<b>B.4 TOTAL OVERHEAD EXPENSES</b>			
	a) minus Relief	(0.137)	
	b) plus Transfer Charge	0.000	
<b>B.5 NET OVERHEAD EXPENSES</b>			
		<b>0.266</b>	

## 2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

### RATE GROUP 835: OIL, POWER AND WATER DISTRIBUTION

(CLASS H: GOVERNMENT AND RELATED SERVICES)

<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub-Component</u>	<u>Premium Rate Components</u> <u>Before</u> <u>Relief/Transfer</u>	<u>After</u> <u>Relief/Transfer</u>
<b>B.1 WSIB Administrative</b>			
	WSIB Administrative	0.277	0.179
	<b>Total</b>	<b>0.277</b>	<b>0.179</b>
<b>B.2 Legislative Obligations</b>			
	WSIAT	0.010	0.006
	Office of Worker Advisor	0.005	0.003
	Office of Employer Advisor	0.002	0.001
	OHSA	0.027	0.017
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.007	0.005
	<b>Total</b>	<b>0.051</b>	<b>0.033</b>
<b>B.3 Accident Prevention</b>			
	EUSA	0.178	0.178
	<b>Total</b>	<b>0.505</b>	<b>0.389</b>
<b>B.4 TOTAL OVERHEAD EXPENSES</b>			
	a) minus Relief	(0.116)	
	b) plus Transfer Charge	0.000	
<b>B.5 NET OVERHEAD EXPENSES</b>			
		<b>0.389</b>	

## 2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

### RATE GROUP 838: NATURAL GAS DISTRIBUTION

(CLASS H: GOVERNMENT AND RELATED SERVICES)

<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub-Component</u>	<u>Premium Rate Components</u> <u>Before</u> <u>Relief/Transfer</u>	<u>After</u> <u>Relief/Transfer</u>
<b>B.1 WSIB Administrative</b>			
	WSIB Administrative	0.212	0.048
	<b>Total</b>	<b>0.212</b>	<b>0.048</b>
<b>B.2 Legislative Obligations</b>			
	WSIAT	0.008	0.002
	Office of Worker Advisor	0.004	0.001
	Office of Employer Advisor	0.001	0.000
	OHSA	0.020	0.005
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.005	0.001
	<b>Total</b>	<b>0.038</b>	<b>0.009</b>
<b>B.3 Accident Prevention</b>			
	IAPA	0.021	0.021
	<b>Total</b>	<b>0.271</b>	<b>0.078</b>
<b>B.4 TOTAL OVERHEAD EXPENSES</b>			
	a) minus Relief	(0.193)	
	b) plus Transfer Charge	0.000	
<b>B.5 NET OVERHEAD EXPENSES</b>			
		<b>0.078</b>	

## 2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

### RATE GROUP 845: LOCAL GOVERNMENT SERVICES

(CLASS H: GOVERNMENT AND RELATED SERVICES)

<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub-Component</u>	<u>Premium Rate Components</u> <u>Before</u> <u>Relief/Transfer</u>	<u>After</u> <u>Relief/Transfer</u>
<b>B.1</b> WSIB Administrative			
	WSIB Administrative	0.324	0.273
	<b>Total</b>	<b>0.324</b>	<b>0.273</b>
<b>B.2</b> Legislative Obligations			
	WSIAT	0.012	0.010
	Office of Worker Advisor	0.005	0.004
	Office of Employer Advisor	0.002	0.002
	OHSA	0.031	0.026
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.008	0.007
	<b>Total</b>	<b>0.058</b>	<b>0.049</b>
<b>B.3</b> Accident Prevention			
	MHSA	0.068	0.068
	<b>Total</b>	<b>0.451</b>	<b>0.391</b>
<b>B.4</b> TOTAL OVERHEAD EXPENSES			
	a) minus Relief	(0.060)	
	b) plus Transfer Charge	0.000	
		<b>0.391</b>	
<b>B.5</b> NET OVERHEAD EXPENSES			
		<b>0.391</b>	

## 2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

### RATE GROUP 851: HOMES FOR NURSING CARE \*

(CLASS H: GOVERNMENT AND RELATED SERVICES)

<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub-Component</u>	<u>Premium Rate Components</u> <u>Before</u> <u>Relief/Transfer</u>	<u>After</u> <u>Relief/Transfer</u>
<b>B.1 WSIB Administrative</b>			
	WSIB Administrative	0.428	0.481
	<b>Total</b>	<b>0.428</b>	<b>0.481</b>
<b>B.2 Legislative Obligations</b>			
	WSIAT	0.016	0.018
	Office of Worker Advisor	0.007	0.008
	Office of Employer Advisor	0.003	0.003
	OHSA	0.041	0.046
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.011	0.012
	<b>Total</b>	<b>0.078</b>	<b>0.088</b>
<b>B.3 Accident Prevention</b>			
	HCHSA	0.039	0.039
	<b>Total</b>	<b>0.546</b>	<b>0.609</b>
<b>B.4 TOTAL OVERHEAD EXPENSES</b>			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.063	
<b>B.5 NET OVERHEAD EXPENSES</b>			
		<b>0.609</b>	

\* Experience for rate groups 851 and 852 has been combined in order to determine a common 2003 premium rate.



## 2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

### RATE GROUP 852: HOMES FOR RESIDENTIAL CARE \*

(CLASS H: GOVERNMENT AND RELATED SERVICES)

<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub-Component</u>	<u>Premium Rate Components</u> Before Relief/Transfer	After Relief/Transfer
<b>B.1 WSIB Administrative</b>			
	WSIB Administrative	0.428	0.481
	<b>Total</b>	<b>0.428</b>	<b>0.481</b>
<b>B.2 Legislative Obligations</b>			
	WSIAT	0.016	0.018
	Office of Worker Advisor	0.007	0.008
	Office of Employer Advisor	0.003	0.003
	OHSA	0.041	0.046
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.011	0.012
	<b>Total</b>	<b>0.078</b>	<b>0.088</b>
<b>B.3 Accident Prevention</b>			
	HCHSA	0.039	0.039
	<b>Total</b>	<b>0.546</b>	<b>0.609</b>
<b>B.4 TOTAL OVERHEAD EXPENSES</b>			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.063	
<b>B.5 NET OVERHEAD EXPENSES</b>			
		<b>0.609</b>	

\* Experience for rate groups 851 and 852 has been combined in order to determine a common 2003 premium rate.

## 2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

### RATE GROUP 853: HOSPITALS \*

(CLASS H: GOVERNMENT AND RELATED SERVICES)

		<u>Premium Rate Components</u>	
<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub-Component</u>	<u>Before Relief/Transfer</u>	<u>After Relief/Transfer</u>
<b>B.1</b> WSIB Administrative			
	WSIB Administrative	0.262	0.148
	<b>Total</b>	<b>0.262</b>	<b>0.148</b>
<b>B.2</b> Legislative Obligations			
	WSIAT	0.009	0.005
	Office of Worker Advisor	0.004	0.002
	Office of Employer Advisor	0.002	0.001
	OHSA	0.025	0.014
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.007	0.004
	<b>Total</b>	<b>0.047</b>	<b>0.027</b>
<b>B.3</b> Accident Prevention			
	HCHSA	0.021	0.021
	<b>Total</b>	<b>0.331</b>	<b>0.197</b>
<b>B.4</b> TOTAL OVERHEAD EXPENSES			
	a) minus Relief	(0.134)	
	b) plus Transfer Charge	0.000	
<b>B.5</b> NET OVERHEAD EXPENSES		<b>0.197</b>	

\* Experience for rate groups 853 and 861 has been combined in order to determine a common 2003 premium rate.

**2003 PREMIUM RATES  
SUB-COMPONENTS OF OVERHEAD EXPENSES**

**RATE GROUP 857: NURSING SERVICES**

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Overhead Expenses <u>Component</u>	Overhead Expenses <u>Sub-Component</u>	<u>Premium Rate Components</u>	
		<u>Before Relief/Transfer</u>	<u>After Relief/Transfer</u>
<b>B.1</b> WSIB Administrative			
	WSIB Administrative	0.378	0.381
	<b>Total</b>	<b>0.378</b>	<b>0.381</b>
<b>B.2</b> Legislative Obligations			
	WSIAT	0.014	0.014
	Office of Worker Advisor	0.006	0.006
	Office of Employer Advisor	0.002	0.002
	OHSA	0.036	0.036
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.009	0.009
	<b>Total</b>	<b>0.067</b>	<b>0.068</b>
<b>B.3</b> Accident Prevention			
	HCHSA	0.034	0.034
	<b>Total</b>	<b>0.481</b>	<b>0.485</b>
<b>B.4</b> TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.004	
		<u>0.004</u>	
<b>B.5</b> NET OVERHEAD EXPENSES		<b>0.485</b>	

## 2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

### RATE GROUP 858: GROUP HOMES

(CLASS H: GOVERNMENT AND RELATED SERVICES)

<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub-Component</u>	<u>Premium Rate Components</u> <u>Before</u> <u>Relief/Transfer</u>	<u>After</u> <u>Relief/Transfer</u>
<b>B.1 WSIB Administrative</b>			
	WSIB Administrative	0.400	0.426
	<b>Total</b>	<b>0.400</b>	<b>0.426</b>
<b>B.2 Legislative Obligations</b>			
	WSIAT	0.014	0.015
	Office of Worker Advisor	0.007	0.007
	Office of Employer Advisor	0.002	0.002
	OHSA	0.039	0.042
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.010	0.011
	<b>Total</b>	<b>0.072</b>	<b>0.077</b>
<b>B.3 Accident Prevention</b>			
	HCHSA	0.036	0.036
	<b>Total</b>	<b>0.508</b>	<b>0.539</b>
<b>B.4 TOTAL OVERHEAD EXPENSES</b>			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.031	
<b>B.5 NET OVERHEAD EXPENSES</b>			
		<b>0.539</b>	

## 2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

### RATE GROUP 861: TREATMENT CLINICS AND SPECIALIZED SERVICES \*

(CLASS H: GOVERNMENT AND RELATED SERVICES)

<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub-Component</u>	<u>Premium Rate Components</u> <u>Before</u> <u>Relief/Transfer</u>	<u>After</u> <u>Relief/Transfer</u>
<b>B.1 WSIB Administrative</b>			
	WSIB Administrative	0.262	0.148
	<b>Total</b>	<b>0.262</b>	<b>0.148</b>
<b>B.2 Legislative Obligations</b>			
	WSIAT	0.009	0.005
	Office of Worker Advisor	0.004	0.002
	Office of Employer Advisor	0.002	0.001
	OHSA	0.025	0.014
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.007	0.004
	<b>Total</b>	<b>0.047</b>	<b>0.027</b>
<b>B.3 Accident Prevention</b>			
	HCHSA	0.021	0.021
	<b>Total</b>	<b>0.331</b>	<b>0.197</b>
<b>B.4 TOTAL OVERHEAD EXPENSES</b>			
	a) minus Relief	(0.134)	
	b) plus Transfer Charge	0.000	
<b>B.5 NET OVERHEAD EXPENSES</b>			
		<b>0.197</b>	

\* Experience for rate groups 853 and 861 has been combined in order to determine a common 2003 premium rate.

**2003 PREMIUM RATES  
SUB-COMPONENTS OF OVERHEAD EXPENSES**

**RATE GROUP 875: PROFESSIONAL OFFICES AND AGENCIES**

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Overhead Expenses <u>Component</u>	Overhead Expenses <u>Sub-Component</u>	<u>Premium Rate Components</u>	
		<u>Before Relief/Transfer</u>	<u>After Relief/Transfer</u>
<b>B.1</b>	WSIB Administrative	0.239	0.103
	<b>Total</b>	<b>0.239</b>	<b>0.103</b>
<b>B.2</b>	Legislative Obligations		
	WSIAT	0.009	0.004
	Office of Worker Advisor	0.004	0.002
	Office of Employer Advisor	0.001	0.000
	OHSA	0.023	0.010
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.006	0.003
	<b>Total</b>	<b>0.043</b>	<b>0.018</b>
<b>B.3</b>	Accident Prevention		
	HCHSA	0.018	0.018
	<b>Total</b>	<b>0.300</b>	<b>0.139</b>
<b>B.4</b>	<b>TOTAL OVERHEAD EXPENSES</b>		
	a) minus Relief	(0.161)	
	b) plus Transfer Charge	0.000	
<b>B.5</b>	<b>NET OVERHEAD EXPENSES</b>	<b>0.139</b>	

## 2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

### CLASS H: GOVERNMENT AND RELATED SERVICES

		<u>Premium Rate Components</u>	
<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub-Component</u>	<u>Before Relief/Transfer</u>	<u>After Relief/Transfer</u>
<b>B.1</b> WSIB Administrative			
	WSIB Administrative	0.277	0.180
	<b>Total</b>	<b>0.277</b>	<b>0.180</b>
<b>B.2</b> Legislative Obligations			
	WSIAT	0.010	0.006
	Office of Worker Advisor	0.005	0.003
	Office of Employer Advisor	0.002	0.001
	OHSA	0.025	0.017
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.007	0.005
	<b>Total</b>	<b>0.049</b>	<b>0.032</b>
<b>B.3</b> Accident Prevention			
		0.049	0.049
	<b>Total</b>	<b>0.376</b>	<b>0.262</b>
<b>B.4</b> TOTAL OVERHEAD EXPENSES			
	a) minus Relief	(0.114)	
	b) plus Transfer Charge	0.000	
<b>B.5</b> NET OVERHEAD EXPENSES		<b>0.262</b>	

## 2003 PREMIUM RATE COMPONENTS

### RATE GROUP 810: SCHOOL BOARDS

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Component	2003 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	2002 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	0.292		0.302	
2. Second Injury Enhancement Fund (SIEF)				
a. <i>minus</i> Relief	(0.066)		(0.073)	
b. <i>plus</i> Transfer Charge	0.065		0.060	
3. NET NEW CLAIMS COST	0.292	43%	0.289	41%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.242		0.234	
2. Legislative Obligations	0.043		0.051	
3. Accident Prevention	0.065		0.077	
4. TOTAL OVERHEAD EXPENSES	0.351		0.361	
a. <i>minus</i> Relief	(0.157)		(0.151)	
b. <i>plus</i> Transfer Charge	0.000		0.000	
5. NET OVERHEAD EXPENSES	0.194	29%	0.210	30%
<b>C. UNFUNDED LIABILITY</b>	0.204	30%	0.221	31%
<b>D. (GAIN)/LOSS</b>				
1. 1999 Accident Year	(0.003)		(0.006)	
2. 2000 Accident Year	(0.006)		N/A	
	(0.009)	-1%	(0.006)	-1%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	<b>0.68</b>	100%	<b>0.71</b>	100%



## 2003 PREMIUM RATE COMPONENTS

### RATE GROUP 817: EDUCATIONAL FACILITIES

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Component	2003 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	2002 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	0.144		0.131	
2. Second Injury Enhancement Fund (SIEF)				
a. <i>minus</i> Relief	(0.029)		(0.024)	
b. <i>plus</i> Transfer Charge	0.032		0.026	
3. NET NEW CLAIMS COST	0.148	0.148	0.133	0.133
		41%		39%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.215		0.205	
2. Legislative Obligations	0.038		0.042	
3. Accident Prevention	0.045		0.051	
4. TOTAL OVERHEAD EXPENSES	0.299		0.299	
a. <i>minus</i> Relief	(0.189)		(0.187)	
b. <i>plus</i> Transfer Charge	0.000		0.000	
5. NET OVERHEAD EXPENSES	0.110	0.110	0.112	0.112
		31%		33%
<b>C. UNFUNDED LIABILITY</b>		0.104		0.102
		29%		30%
<b>D. (GAIN)/LOSS</b>				
1. 1999 Accident Year	(0.001)		(0.003)	
2. 2000 Accident Year	(0.003)		N/A	
	(0.004)	(0.004)	(0.003)	(0.003)
		-1%		-1%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	<b>0.36</b>	100%	<b>0.34</b>	100%

## 2003 PREMIUM RATE COMPONENTS

### RATE GROUP 830: POWER AND TELECOMMUNICATION LINES

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Component	2003 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	2002 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	1.493		1.393	
2. Second Injury Enhancement Fund (SIEF)				
a. <i>minus</i> Relief	(0.314)		(0.300)	
b. <i>plus</i> Transfer Charge	0.331		0.280	
3. NET NEW CLAIMS COST	1.510	43%	1.373	40%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.468		0.438	
2. Legislative Obligations	0.086		0.096	
3. Accident Prevention	0.364		0.379	
4. TOTAL OVERHEAD EXPENSES	0.917		1.111	
a. <i>minus</i> Relief	0.000		0.000	
b. <i>plus</i> Transfer Charge	0.111		0.100	
5. NET OVERHEAD EXPENSES	1.028	29%	1.010	30%
<b>C. UNFUNDED LIABILITY</b>				
	1.057	30%	1.049	31%
<b>D. (GAIN)/LOSS</b>				
1. 1999 Accident Year	(0.019)		(0.029)	
2. 2000 Accident Year	(0.031)		N/A	
	(0.050)	-1%	(0.029)	-1%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	<b>3.55</b>	100%	<b>3.40</b>	100%

## 2003 PREMIUM RATE COMPONENTS

### RATE GROUP 833: ELECTRIC POWER GENERATION

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Component	2003 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	2002 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	0.287		0.254	
2. Second Injury Enhancement Fund (SIEF)				
a. <i>minus</i> Relief	(0.070)		0.000	
b. <i>plus</i> Transfer Charge	0.064		0.000	
3. NET NEW CLAIMS COST	0.281	0.281	0.254	0.254
		38%		36%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.240		0.228	
2. Legislative Obligations	0.020		0.047	
3. Accident Prevention	0.142		0.149	
4. TOTAL OVERHEAD EXPENSES	0.403		0.424	
a. <i>minus</i> Relief	(0.137)		(0.158)	
b. <i>plus</i> Transfer Charge	0.000		0.000	
5. NET OVERHEAD EXPENSES	0.266	0.266	0.266	0.266
		36%		37%
<b>C. UNFUNDED LIABILITY</b>		0.197		0.194
		27%		27%
<b>D. (GAIN)/LOSS</b>				
1. 1999 Accident Year	(0.003)		(0.005)	
2. 2000 Accident Year	(0.005)		N/A	
	(0.009)	(0.009)	(0.005)	(0.005)
		-1%		-1%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	<b>0.74</b>	100%	<b>0.71</b>	100%

## 2003 PREMIUM RATE COMPONENTS

### RATE GROUP 835: OIL, POWER AND WATER DISTRIBUTION

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Component	2003 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	2002 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	0.437		0.437	
2. Second Injury Enhancement Fund (SIEF)				
a. <i>minus</i> Relief	(0.054)		(0.066)	
b. <i>plus</i> Transfer Charge	0.097		0.076	
3. NET NEW CLAIMS COST	0.480	40%	0.447	38%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.277		0.264	
2. Legislative Obligations	0.051		0.055	
3. Accident Prevention	0.178		0.189	
4. TOTAL OVERHEAD EXPENSES	0.505		0.507	
a. <i>minus</i> Relief	(0.116)		(0.112)	
b. <i>plus</i> Transfer Charge	0.000		0.000	
5. NET OVERHEAD EXPENSES	0.389	33%	0.395	34%
<b>C. UNFUNDED LIABILITY</b>	0.336	28%	0.342	29%
<b>D. (GAIN)/LOSS</b>				
1. 1999 Accident Year	(0.006)		(0.010)	
2. 2000 Accident Year	(0.009)		N/A	
	(0.016)	-1%	(0.010)	-1%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	<b>1.19</b>	100%	<b>1.17</b>	100%

## 2003 PREMIUM RATE COMPONENTS

### RATE GROUP 838: NATURAL GAS DISTRIBUTION

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Component	2003 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	2002 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	0.128		0.139	
2. Second Injury Enhancement Fund (SIEF)				
a. <i>minus</i> Relief	(0.027)		(0.030)	
b. <i>plus</i> Transfer Charge	0.028		0.029	
3. NET NEW CLAIMS COST	0.130	0.130	0.138	0.138
		43%		43%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.212		0.209	
2. Legislative Obligations	0.038		0.044	
3. Accident Prevention	0.021		0.020	
4. TOTAL OVERHEAD EXPENSES	0.271		0.273	
a. <i>minus</i> Relief	(0.193)		(0.190)	
b. <i>plus</i> Transfer Charge	0.000		0.000	
5. NET OVERHEAD EXPENSES	0.078	0.078	0.083	0.083
		26%		26%
<b>C. UNFUNDED LIABILITY</b>				
		0.091		0.105
				33%
<b>D. (GAIN)/LOSS</b>				
1. 1999 Accident Year	(0.001)		(0.003)	
2. 2000 Accident Year	(0.002)		N/A	
	(0.004)	(0.004)	(0.003)	(0.003)
		-1%		-1%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>				
	<b>0.30</b>	100%	<b>0.32</b>	100%

## 2003 PREMIUM RATE COMPONENTS

### RATE GROUP 845: LOCAL GOVERNMENT SERVICES

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Component	2003 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	2002 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	0.701		0.662	
2. Second Injury Enhancement Fund (SIEF)				
a. <i>minus</i> Relief	(0.123)		(0.127)	
b. <i>plus</i> Transfer Charge	0.155		0.133	
3. NET NEW CLAIMS COST	0.734	0.734	0.668	0.668
		45%		44%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.324		0.305	
2. Legislative Obligations	0.058		0.065	
3. Accident Prevention	0.068		0.041	
4. TOTAL OVERHEAD EXPENSES	0.451		0.411	
a. <i>minus</i> Relief	(0.060)		(0.063)	
b. <i>plus</i> Transfer Charge	0.000		0.000	
5. NET OVERHEAD EXPENSES	0.391	0.391	0.348	0.348
		24%		23%
<b>C. UNFUNDED LIABILITY</b>		0.514		0.510
		32%		34%
<b>D. (GAIN)/LOSS</b>				
1. 1999 Accident Year	(0.009)		(0.014)	
2. 2000 Accident Year	(0.015)		N/A	
	(0.024)	(0.024)	(0.014)	(0.014)
		-1%		-1%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	<b>1.62</b>	<b>100%</b>	<b>1.51</b>	<b>100%</b>

## 2003 PREMIUM RATE COMPONENTS

### RATE GROUP 851: HOMES FOR NURSING CARE \*

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Component	2003		2002	
	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	1.391		1.255	
2. Second Injury Enhancement Fund (SIEF)				
a. <i>minus</i> Relief	(0.405)		(0.373)	
b. <i>plus</i> Transfer Charge	0.308		0.252	
3. NET NEW CLAIMS COST	1.294	1.294	1.134	1.134
		47%		45%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.428		0.393	
2. Legislative Obligations	0.078		0.084	
3. Accident Prevention	0.039		0.040	
4. TOTAL OVERHEAD EXPENSES	0.546		0.517	
a. <i>minus</i> Relief	0.000		0.000	
b. <i>plus</i> Transfer Charge	0.063		0.044	
5. NET OVERHEAD EXPENSES	0.609	0.609	0.561	0.561
		22%		22%
<b>C. UNFUNDED LIABILITY</b>		0.906		0.867
		33%		34%
<b>D. (GAIN)/LOSS</b>				
1. 1999 Accident Year	(0.016)		(0.024)	
2. 2000 Accident Year	(0.026)		N/A	
	(0.043)	(0.043)	(0.024)	(0.024)
		-2%		-1%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	<b>2.77</b>	100%	<b>2.54</b>	100%

\* Experience for rate groups 851 and 852 has been combined in order to determine a common 2003 premium rate.

## 2003 PREMIUM RATE COMPONENTS

### RATE GROUP 852: HOMES FOR RESIDENTIAL CARE \*

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Component	2003 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	2002 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	1.391		1.255	
2. Second Injury Enhancement Fund (SIEF)				
a. <i>minus</i> Relief	(0.405)		(0.373)	
b. <i>plus</i> Transfer Charge	0.308		0.252	
3. NET NEW CLAIMS COST	1.294	47%	1.134	45%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.428		0.393	
2. Legislative Obligations	0.078		0.084	
3. Accident Prevention	0.039		0.040	
4. TOTAL OVERHEAD EXPENSES	0.546		0.517	
a. <i>minus</i> Relief	0.000		0.000	
b. <i>plus</i> Transfer Charge	0.063		0.044	
5. NET OVERHEAD EXPENSES	0.609	22%	0.561	22%
<b>C. UNFUNDED LIABILITY</b>	0.906	33%	0.867	34%
<b>D. (GAIN)/LOSS</b>				
1. 1999 Accident Year	(0.016)		(0.024)	
2. 2000 Accident Year	(0.026)		N/A	
	(0.043)	-2%	(0.024)	-1%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	<b>2.77</b>	100%	<b>2.54</b>	100%

\* Experience for rate groups 851 and 852 has been combined in order to determine a common 2003 premium rate.



## 2003 PREMIUM RATE COMPONENTS

### RATE GROUP 853: HOSPITALS \*

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Component	2003 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	2002 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	0.433		0.405	
2. Second Injury Enhancement Fund (SIEF)				
a. <i>minus</i> Relief	(0.130)		(0.123)	
b. <i>plus</i> Transfer Charge	0.096		0.082	
3. NET NEW CLAIMS COST	0.399	46%	0.364	44%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.262		0.248	
2. Legislative Obligations	0.047		0.053	
3. Accident Prevention	0.021		0.021	
4. TOTAL OVERHEAD EXPENSES	0.331		0.322	
a. <i>minus</i> Relief	(0.134)		(0.134)	
b. <i>plus</i> Transfer Charge	0.000		0.000	
5. NET OVERHEAD EXPENSES	0.197	23%	0.188	23%
<b>C. UNFUNDED LIABILITY</b>	0.280	33%	0.278	34%
<b>D. (GAIN)/LOSS</b>				
1. 1999 Accident Year	(0.005)		(0.008)	
2. 2000 Accident Year	(0.008)		N/A	
	(0.013)	-2%	(0.008)	-1%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	<b>0.86</b>	100%	<b>0.82</b>	100%

\* Experience for rate groups 853 and 861 has been combined in order to determine a common 2003 premium rate.

## 2003 PREMIUM RATE COMPONENTS

### RATE GROUP 857: NURSING SERVICES

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Component	2003 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	2002 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	1.077		1.064	
2. Second Injury Enhancement Fund (SIEF)				
a. <i>minus</i> Relief	(0.293)		(0.314)	
b. <i>plus</i> Transfer Charge	0.239		0.214	
3. NET NEW CLAIMS COST	1.023	1.023	0.964	0.964
		47%		45%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.378		0.361	
2. Legislative Obligations	0.067		0.077	
3. Accident Prevention	0.034		0.036	
4. TOTAL OVERHEAD EXPENSES	0.481		0.474	
a. <i>minus</i> Relief	0.000		0.000	
b. <i>plus</i> Transfer Charge	0.004		0.005	
5. NET OVERHEAD EXPENSES	0.485	0.485	0.479	0.479
		22%		22%
<b>C. UNFUNDED LIABILITY</b>		0.717		0.737
		33%		34%
<b>D. (GAIN)/LOSS</b>				
1. 1999 Accident Year	(0.013)		(0.020)	
2. 2000 Accident Year	(0.021)		N/A	
	(0.034)	(0.034)	(0.020)	(0.020)
		-2%		-1%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	<b>2.19</b>	100%	<b>2.16</b>	100%

## 2003 PREMIUM RATE COMPONENTS

### RATE GROUP 858: GROUP HOMES

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Component	2003 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	2002 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	1.109		1.117	
2. Second Injury Enhancement Fund (SIEF)				
a. <i>minus</i> Relief	(0.213)		(0.222)	
b. <i>plus</i> Transfer Charge	0.246		0.225	
3. NET NEW CLAIMS COST	1.142	1.142	1.120	1.120
		47%		45%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.400		0.390	
2. Legislative Obligations	0.072		0.083	
3. Accident Prevention	0.036		0.040	
4. TOTAL OVERHEAD EXPENSES	0.508		0.514	
a. <i>minus</i> Relief	0.000		0.000	
b. <i>plus</i> Transfer Charge	0.031		0.041	
5. NET OVERHEAD EXPENSES	0.539	0.539	0.555	0.555
		22%		22%
<b>C. UNFUNDED LIABILITY</b>		0.800		0.856
		33%		34%
<b>D. (GAIN)/LOSS</b>				
1. 1999 Accident Year	(0.014)		(0.023)	
2. 2000 Accident Year	(0.023)		N/A	
	(0.038)	(0.038)	(0.023)	(0.023)
		-2%		-1%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	<b>2.44</b>	100%	<b>2.51</b>	100%

## 2003 PREMIUM RATE COMPONENTS

### RATE GROUP 861: TREATMENT CLINICS AND SPECIALIZED SERVICES \*

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Component	2003 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	2002 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	0.433		0.405	
2. Second Injury Enhancement Fund (SIEF)				
a. <i>minus</i> Relief	(0.130)		(0.123)	
b. <i>plus</i> Transfer Charge	0.096		0.082	
3. NET NEW CLAIMS COST	0.399	46%	0.364	44%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.262		0.248	
2. Legislative Obligations	0.047		0.053	
3. Accident Prevention	0.021		0.021	
4. TOTAL OVERHEAD EXPENSES	0.331		0.322	
a. <i>minus</i> Relief	(0.134)		(0.134)	
b. <i>plus</i> Transfer Charge	0.000		0.000	
5. NET OVERHEAD EXPENSES	0.197	23%	0.188	23%
<b>C. UNFUNDED LIABILITY</b>	0.280	33%	0.278	34%
<b>D. (GAIN)/LOSS</b>				
1. 1999 Accident Year	(0.005)		(0.008)	
2. 2000 Accident Year	(0.008)		N/A	
	(0.013)	-2%	(0.008)	-1%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	<b>0.86</b>	100%	<b>0.82</b>	100%

\* Experience for rate groups 853 and 861 has been combined in order to determine a common 2003 premium rate.

## 2003 PREMIUM RATE COMPONENTS

### RATE GROUP 875: PROFESSIONAL OFFICES AND AGENCIES

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Component	2003 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	2002 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	0.272		0.288	
2. Second Injury Enhancement Fund (SIEF)				
a. <i>minus</i> Relief	(0.059)		(0.065)	
b. <i>plus</i> Transfer Charge	0.060		0.057	
3. NET NEW CLAIMS COST	0.274	46%	0.280	44%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.239		0.233	
2. Legislative Obligations	0.043		0.049	
3. Accident Prevention	0.018		0.019	
4. TOTAL OVERHEAD EXPENSES	0.300		0.301	
a. <i>minus</i> Relief	(0.161)		(0.153)	
b. <i>plus</i> Transfer Charge	0.000		0.000	
5. NET OVERHEAD EXPENSES	0.139	23%	0.148	23%
<b>C. UNFUNDED LIABILITY</b>	0.192	32%	0.214	33%
<b>D. (GAIN)/LOSS</b>				
1. 1999 Accident Year	(0.003)		(0.006)	
2. 2000 Accident Year	(0.005)		N/A	
	(0.009)	-2%	(0.006)	-1%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	<b>0.60</b>	100%	<b>0.64</b>	100%

## 2003 PREMIUM RATE COMPONENTS

### CLASS H: GOVERNMENT AND RELATED SERVICES

Component	2003 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	2002 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	0.502		0.478	
2. Second Injury Enhancement Fund (SIEF)				
a. <i>minus</i> Relief	(0.130)		(0.123)	
b. <i>plus</i> Transfer Charge	0.111		0.093	
3. NET NEW CLAIMS COST	0.483	45%	0.447	43%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.277		0.264	
2. Legislative Obligations	0.049		0.056	
3. Accident Prevention	0.049		0.051	
4. TOTAL OVERHEAD EXPENSES	0.376		0.373	
a. <i>minus</i> Relief	(0.114)		(0.114)	
b. <i>plus</i> Transfer Charge	0.000		0.000	
5. NET OVERHEAD EXPENSES	0.262	24%	0.256	25%
<b>C. UNFUNDED LIABILITY</b>				
	0.338	32%	0.342	33%
<b>D. (GAIN)/LOSS</b>				
1. 1999 Accident Year	(0.006)		(0.010)	
2. 2000 Accident Year	(0.009)		N/A	
	(0.016)	-1%	(0.010)	-1%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>				
	<b>1.07</b>	100%	<b>1.03</b>	100%

## 2003 PREMIUM RATES

### Summary of Premium Rate Components by Rate Group per \$100 of Insurable Earnings

<u>Rate Group</u>	<u>Description</u>	<u>New Claims Cost</u> (\$)	<u>Overhead</u> (\$)	<u>Unfunded Liability</u> (\$)	<u>(Gain)/Loss</u> (\$)	<u>2003 Premium Rate</u> (\$)
810	SCHOOL BOARDS	0.292	0.194	0.204	(0.009)	0.68
817	EDUCATIONAL FACILITIES	0.148	0.110	0.104	(0.004)	0.36
830	POWER AND TELECOMMUNICATION LINES	1.510	1.028	1.057	(0.050)	3.55
833	ELECTRIC POWER GENERATION	0.281	0.266	0.197	(0.009)	0.74
835	OIL, POWER AND WATER DISTRIBUTION	0.480	0.389	0.336	(0.016)	1.19
838	NATURAL GAS DISTRIBUTION	0.130	0.078	0.091	(0.004)	0.30
845	LOCAL GOVERNMENT SERVICES	0.734	0.391	0.514	(0.024)	1.62
851	HOMES FOR NURSING CARE	1.294	0.609	0.906	(0.043)	2.77
852	HOMES FOR RESIDENTIAL CARE	1.294	0.609	0.906	(0.043)	2.77
853	HOSPITALS	0.399	0.197	0.280	(0.013)	0.86
857	NURSING SERVICES	1.023	0.485	0.717	(0.034)	2.19
858	GROUP HOMES	1.142	0.539	0.800	(0.038)	2.44
861	TREATMENT CLINICS AND SPECIALIZED SERVICES	0.399	0.197	0.280	(0.013)	0.86
875	PROFESSIONAL OFFICES AND AGENCIES	0.274	0.139	0.192	(0.009)	0.60
<b>CLASS: H</b>	<b>GOVERNMENT AND RELATED SERVICES</b>	<b>0.483</b>	<b>0.262</b>	<b>0.338</b>	<b>(0.016)</b>	<b>1.07</b>

## *Section 6 - 1*

### Class I – Supporting Documentation





**2003 PREMIUM RATES  
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

**RATE GROUP 905: APARTMENT AND CONDOMINIUM SERVICES**

(CLASS I: OTHER SERVICES)

<u>Year</u>	<u>Insurable Earnings</u>	<u>Maximum Insurable Earnings Ceiling</u>	<u>Average Insurable Earnings</u>	<u>Employment</u>	<u>Number of LTIs</u>	<u>Lost Time Injury Rate</u>
1997	\$374,666,915	\$56,100	\$25,345	14,783	359	2.43%
1998	\$391,951,911	\$58,200	\$24,997	15,680	345	2.20%
1999	\$401,153,442	\$59,200	\$25,320	15,844	313	1.98%
2000	\$411,074,193	\$59,300	\$25,946	15,843	324	2.05%
2001	\$435,019,520	\$60,600	\$27,804	15,646	290	1.85%
2002	\$443,742,096	\$64,600	\$28,277	15,693	294	1.87%
2003	\$463,926,149	\$65,600	\$28,786	16,117	295	1.83%

**2003 PREMIUM RATES  
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

**RATE GROUP 908: OTHER REAL ESTATE SERVICES**

(CLASS I: OTHER SERVICES)

<u>Year</u>	<u>Insurable Earnings</u>	<u>Maximum Insurable Earnings Ceiling</u>	<u>Average Insurable Earnings</u>	<u>Employment</u>	<u>Number of LTIs</u>	<u>Lost Time Injury Rate</u>
1997	\$409,974,826	\$56,100	\$25,451	16,108	299	1.86%
1998	\$432,955,482	\$58,200	\$26,794	16,159	276	1.71%
1999	\$455,547,922	\$59,200	\$27,178	16,762	305	1.82%
2000	\$514,000,097	\$59,300	\$28,553	18,002	288	1.60%
2001	\$564,818,053	\$60,600	\$30,032	18,807	286	1.52%
2002	\$576,143,220	\$64,600	\$30,543	18,863	284	1.51%
2003	\$602,349,670	\$65,600	\$31,092	19,373	284	1.47%

**2003 PREMIUM RATES  
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

**RATE GROUP 911: SECURITY AND INVESTIGATION SERVICES**

(CLASS I: OTHER SERVICES)

<u>Year</u>	<u>Insurable Earnings</u>	<u>Maximum Insurable Earnings Ceiling</u>	<u>Average Insurable Earnings</u>	<u>Employment</u>	<u>Number of LTIs</u>	<u>Lost Time Injury Rate</u>
1997	\$386,925,695	\$56,100	\$21,017	18,410	451	2.45%
1998	\$421,827,270	\$58,200	\$21,648	19,486	435	2.23%
1999	\$455,186,211	\$59,200	\$20,976	21,700	494	2.28%
2000	\$496,713,619	\$59,300	\$21,976	22,603	440	1.95%
2001	\$545,234,171	\$60,600	\$22,871	23,839	511	2.14%
2002	\$556,166,661	\$64,600	\$23,260	23,911	496	2.07%
2003	\$581,464,458	\$65,600	\$23,678	24,556	500	2.04%

**2003 PREMIUM RATES  
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

**RATE GROUP 919: RESTAURANTS AND CATERING**

(CLASS I: OTHER SERVICES)

<b>Year</b>	<b>Insurable Earnings</b>	<b>Maximum Insurable Earnings Ceiling</b>	<b>Average Insurable Earnings</b>	<b>Employment</b>	<b>Number of LTIs</b>	<b>Lost Time Injury Rate</b>
1997	\$2,993,320,810	\$56,100	\$15,098	198,253	5,626	2.84%
1998	\$3,183,462,307	\$58,200	\$15,553	204,679	5,513	2.69%
1999	\$3,397,396,907	\$59,200	\$15,746	215,768	5,603	2.60%
2000	\$3,703,673,040	\$59,300	\$16,271	227,617	6,382	2.80%
2001	\$4,084,256,213	\$60,600	\$16,875	242,025	6,110	2.52%
2002	\$4,166,149,634	\$64,600	\$17,162	242,751	6,231	2.57%
2003	\$4,355,651,117	\$65,600	\$17,471	249,305	6,299	2.53%

**2003 PREMIUM RATES  
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

**RATE GROUP 921: HOTELS, MOTELS AND CAMPING**

(CLASS I: OTHER SERVICES)

<u>Year</u>	<u>Insurable Earnings</u>	<u>Maximum Insurable Earnings Ceiling</u>	<u>Average Insurable Earnings</u>	<u>Employment</u>	<u>Number of LTIs</u>	<u>Lost Time Injury Rate</u>
1997	\$463,117,662	\$56,100	\$18,028	25,688	855	3.33%
1998	\$507,103,516	\$58,200	\$18,931	26,788	877	3.27%
1999	\$560,790,117	\$59,200	\$19,446	28,838	1,016	3.52%
2000	\$595,986,093	\$59,300	\$20,194	29,513	951	3.22%
2001	\$631,295,728	\$60,600	\$20,096	31,414	898	2.86%
2002	\$643,953,839	\$64,600	\$20,438	31,508	897	2.85%
2003	\$673,244,723	\$65,600	\$20,806	32,359	908	2.81%

**2003 PREMIUM RATES  
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

**RATE GROUP 923: JANITORIAL SERVICES**

(CLASS I: OTHER SERVICES)

<u>Year</u>	<u>Insurable Earnings</u>	<u>Maximum Insurable Earnings Ceiling</u>	<u>Average Insurable Earnings</u>	<u>Employment</u>	<u>Number of LTIs</u>	<u>Lost Time Injury Rate</u>
1997	\$432,288,407	\$56,100	\$17,510	24,689	733	2.97%
1998	\$469,361,009	\$58,200	\$17,603	26,664	716	2.69%
1999	\$495,689,106	\$59,200	\$17,654	28,077	709	2.53%
2000	\$523,494,970	\$59,300	\$19,139	27,352	739	2.70%
2001	\$580,813,299	\$60,600	\$19,275	30,132	755	2.51%
2002	\$592,459,186	\$64,600	\$19,603	30,222	770	2.55%
2003	\$619,407,785	\$65,600	\$19,956	31,038	779	2.51%

**2003 PREMIUM RATES  
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

**RATE GROUP 929: SUPPLY OF NON-CLERICAL LABOUR**

(CLASS I: OTHER SERVICES)

<u>Year</u>	<u>Insurable Earnings</u>	<u>Maximum Insurable Earnings Ceiling</u>	<u>Average Insurable Earnings</u>	<u>Employment</u>	<u>Number of LTIs</u>	<u>Lost Time Injury Rate</u>
1997	\$401,387,009	\$56,100	\$16,761	23,947	2,080	8.69%
1998	\$491,110,419	\$58,200	\$17,022	28,851	2,447	8.48%
1999	\$571,338,480	\$59,200	\$17,638	32,392	2,439	7.53%
2000	\$629,696,746	\$59,300	\$18,402	34,220	2,364	6.91%
2001	\$529,109,119	\$60,600	\$18,252	28,989	1,798	6.20%
2002	\$539,718,286	\$64,600	\$18,562	29,076	1,827	6.28%
2003	\$564,267,912	\$65,600	\$18,896	29,861	1,864	6.24%

**2003 PREMIUM RATES**  
**5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**  
**RATE GROUP 933: EQUIPMENT RENTAL AND REPAIR SERVICES**

(CLASS I: OTHER SERVICES)

<u>Year</u>	<u>Insurable Earnings</u>	<u>Maximum Insurable Earnings Ceiling</u>	<u>Average Insurable Earnings</u>	<u>Employment</u>	<u>Number of LTIs</u>	<u>Lost Time Injury Rate</u>
1997	\$282,260,281	\$56,100	\$24,789	11,386	344	3.02%
1998	\$308,574,486	\$58,200	\$25,863	11,931	338	2.83%
1999	\$333,848,924	\$59,200	\$26,467	12,614	347	2.75%
2000	\$370,868,582	\$59,300	\$27,075	13,698	424	3.10%
2001	\$436,629,541	\$60,600	\$29,904	14,601	505	3.46%
2002	\$445,384,400	\$64,600	\$30,412	14,645	467	3.19%
2003	\$465,643,155	\$65,600	\$30,960	15,040	474	3.15%



**2003 PREMIUM RATES**  
**5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**  
**RATE GROUP 937: RECREATIONAL SERVICES AND FACILITIES**

(CLASS I: OTHER SERVICES)

<u>Year</u>	<u>Insurable Earnings</u>	<u>Maximum Insurable Earnings Ceiling</u>	<u>Average Insurable Earnings</u>	<u>Employment</u>	<u>Number of LTIs</u>	<u>Lost Time Injury Rate</u>
1997	\$443,100,155	\$56,100	\$21,846	20,283	427	2.11%
1998	\$509,354,049	\$58,200	\$22,064	23,086	464	2.01%
1999	\$534,339,478	\$59,200	\$22,938	23,294	486	2.09%
2000	\$552,176,279	\$59,300	\$23,470	23,527	466	1.98%
2001	\$769,229,414	\$60,600	\$26,053	29,526	614	2.08%
2002	\$784,653,233	\$64,600	\$26,496	29,615	621	2.10%
2003	\$820,343,970	\$65,600	\$26,973	30,414	626	2.06%

**2003 PREMIUM RATES  
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

**RATE GROUP 944: PERSONAL SERVICES**

(CLASS I: OTHER SERVICES)

<u>Year</u>	<u>Insurable Earnings</u>	<u>Maximum Insurable Earnings Ceiling</u>	<u>Average Insurable Earnings</u>	<u>Employment</u>	<u>Number of LTIs</u>	<u>Lost Time Injury Rate</u>
1997	\$228,005,227	\$56,100	\$19,203	11,874	222	1.87%
1998	\$239,509,882	\$58,200	\$17,983	13,318	227	1.70%
1999	\$244,355,688	\$59,200	\$18,777	13,014	268	2.06%
2000	\$235,168,732	\$59,300	\$18,590	12,650	237	1.87%
2001	\$256,505,546	\$60,600	\$20,163	12,722	232	1.82%
2002	\$261,648,739	\$64,600	\$20,506	12,760	230	1.80%
2003	\$273,550,093	\$65,600	\$20,875	13,105	231	1.76%

**2003 PREMIUM RATES  
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

**RATE GROUP 956: LEGAL AND FINANCIAL SERVICES**

(CLASS I: OTHER SERVICES)

<b>Year</b>	<b>Insurable Earnings</b>	<b>Maximum Insurable Earnings Ceiling</b>	<b>Average Insurable Earnings</b>	<b>Employment</b>	<b>Number of LTIs</b>	<b>Lost Time Injury Rate</b>
1997	\$1,881,151,431	\$56,100	\$24,115	78,008	214	0.27%
1998	\$2,271,623,751	\$58,200	\$24,437	92,960	222	0.24%
1999	\$2,511,807,359	\$59,200	\$25,103	100,062	171	0.17%
2000	\$2,690,777,892	\$59,300	\$27,251	98,740	209	0.21%
2001	\$2,813,585,984	\$60,600	\$31,418	89,553	171	0.19%
2002	\$2,870,001,197	\$64,600	\$31,952	89,822	188	0.21%
2003	\$3,000,546,071	\$65,600	\$32,527	92,247	156	0.17%

**2003 PREMIUM RATES  
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

**RATE GROUP 958: TECHNICAL AND BUSINESS SERVICES**

(CLASS I: OTHER SERVICES)

<b>Year</b>	<b>Insurable Earnings</b>	<b>Maximum Insurable Earnings Ceiling</b>	<b>Average Insurable Earnings</b>	<b>Employment</b>	<b>Number of LTIs</b>	<b>Lost Time Injury Rate</b>
1997	\$2,836,156,827	\$56,100	\$29,586	95,861	399	0.42%
1998	\$3,152,429,783	\$58,200	\$28,551	110,413	379	0.34%
1999	\$3,483,468,457	\$59,200	\$29,101	119,703	439	0.37%
2000	\$3,763,511,827	\$59,300	\$29,011	129,728	526	0.41%
2001	\$4,330,070,119	\$60,600	\$29,833	145,143	571	0.39%
2002	\$4,416,892,355	\$64,600	\$30,340	145,578	567	0.39%
2003	\$4,617,799,121	\$65,600	\$30,886	149,509	526	0.35%

**2003 PREMIUM RATES  
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

**RATE GROUP 962: ADVERTISING AND ENTERTAINMENT**

(CLASS I: OTHER SERVICES)

<u>Year</u>	<u>Insurable Earnings</u>	<u>Maximum Insurable Earnings Ceiling</u>	<u>Average Insurable Earnings</u>	<u>Employment</u>	<u>Number of LTIs</u>	<u>Lost Time Injury Rate</u>
1997	\$559,714,167	\$56,100	\$32,568	17,186	252	1.47%
1998	\$662,370,867	\$58,200	\$34,714	19,081	268	1.40%
1999	\$718,365,754	\$59,200	\$35,823	20,053	354	1.77%
2000	\$776,871,927	\$59,300	\$33,696	23,055	310	1.34%
2001	\$768,828,130	\$60,600	\$35,502	21,656	274	1.27%
2002	\$784,243,903	\$64,600	\$36,106	21,721	281	1.29%
2003	\$819,916,021	\$65,600	\$36,755	22,307	279	1.25%

**2003 PREMIUM RATES  
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

**RATE GROUP 975: LINEN AND LAUNDRY SERVICES**

(CLASS I: OTHER SERVICES)

<u>Year</u>	<u>Insurable Earnings</u>	<u>Maximum Insurable Earnings Ceiling</u>	<u>Average Insurable Earnings</u>	<u>Employment</u>	<u>Number of LTIs</u>	<u>Lost Time Injury Rate</u>
1997	\$180,359,805	\$56,100	\$24,400	7,392	253	3.42%
1998	\$187,463,726	\$58,200	\$24,577	7,628	226	2.96%
1999	\$196,777,988	\$59,200	\$26,116	7,535	239	3.17%
2000	\$205,788,547	\$59,300	\$26,224	7,847	237	3.02%
2001	\$221,554,291	\$60,600	\$26,657	8,311	251	3.02%
2002	\$225,996,676	\$64,600	\$27,110	8,336	233	2.80%
2003	\$236,276,361	\$65,600	\$27,598	8,561	236	2.76%

**2003 PREMIUM RATES  
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

**RATE GROUP 981: MEMBERSHIP ORGANIZATIONS**

(CLASS I: OTHER SERVICES)

<u>Year</u>	<u>Insurable Earnings</u>	<u>Maximum Insurable Earnings Ceiling</u>	<u>Average Insurable Earnings</u>	<u>Employment</u>	<u>Number of LTIs</u>	<u>Lost Time Injury Rate</u>
1997	\$599,964,049	\$56,100	\$24,137	24,856	193	0.78%
1998	\$617,390,495	\$58,200	\$24,249	25,460	169	0.66%
1999	\$653,342,366	\$59,200	\$23,708	27,558	169	0.61%
2000	\$680,829,625	\$59,300	\$24,485	27,806	189	0.68%
2001	\$701,292,063	\$60,600	\$26,821	26,147	193	0.74%
2002	\$715,353,670	\$64,600	\$27,277	26,225	182	0.69%
2003	\$747,892,247	\$65,600	\$27,768	26,934	177	0.66%

**2003 PREMIUM RATES  
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

**RATE GROUP 983: COMMUNICATIONS INDUSTRIES**

(CLASS I: OTHER SERVICES)

<u>Year</u>	<u>Insurable Earnings</u>	<u>Maximum Insurable Earnings Ceiling</u>	<u>Average Insurable Earnings</u>	<u>Employment</u>	<u>Number of LTIs</u>	<u>Lost Time Injury Rate</u>
1997	\$647,683,240	\$56,100	\$38,083	17,007	116	0.68%
1998	\$777,658,136	\$58,200	\$39,506	19,685	130	0.66%
1999	\$848,763,692	\$59,200	\$41,483	20,460	128	0.63%
2000	\$1,017,369,552	\$59,300	\$39,053	26,051	110	0.42%
2001	\$1,005,265,325	\$60,600	\$42,586	23,605	126	0.53%
2002	\$1,025,421,900	\$64,600	\$43,310	23,676	123	0.52%
2003	\$1,072,064,241	\$65,600	\$44,090	24,315	117	0.48%



**2003 PREMIUM RATES  
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

**CLASS I: OTHER SERVICES**

<u>Year</u>	<u>Insurable Earnings</u>	<u>Maximum Insurable Earnings Ceiling</u>	<u>Average Insurable Earnings</u>	<u>Employment</u>	<u>Number of LTIs</u>	<u>Lost Time Injury Rate</u>
1997	\$13,120,076,506	\$56,100	\$21,660	605,731	12,823	2.12%
1998	\$14,624,147,089	\$58,200	\$22,095	661,869	13,032	1.97%
1999	\$15,877,948,383	\$59,200	\$22,564	703,674	13,480	1.92%
2000	\$17,168,001,721	\$59,300	\$23,255	738,252	14,196	1.92%
2001	\$18,673,506,516	\$60,600	\$24,502	762,116	13,585	1.78%
2002	\$19,047,928,995	\$64,600	\$24,919	764,402	13,691	1.79%
2003	\$19,914,343,093	\$65,600	\$25,367	785,041	13,751	1.75%

## 2003 PREMIUM RATES

### NEW CLAIMS COST BY RATE GROUP

Rate Group	Description	2003 New Claims Cost		2003 Premium
		Cost Index * (%)	Cost per LTI (\$)	Rate (\$)
905	APARTMENT AND CONDOMINIUM SERVICES	210%	17,814	2.42
908	OTHER REAL ESTATE SERVICES	151%	12,824	1.27
911	SECURITY AND INVESTIGATION SERVICES	112%	9,511	1.71
919	RESTAURANTS AND CATERING	69%	5,885	1.81
921	HOTELS, MOTELS AND CAMPING	112%	9,446	2.73
923	JANITORIAL SERVICES	153%	12,924	3.36
929	SUPPLY OF NON-CLERICAL LABOUR	82%	6,939	4.88
933	EQUIPMENT RENTAL AND REPAIR SERVICES	149%	12,631	2.79
937	RECREATIONAL SERVICES AND FACILITIES	114%	9,661	1.56
944	PERSONAL SERVICES	159%	13,491	2.34
956	LEGAL AND FINANCIAL SERVICES	160%	13,520	0.17
958	TECHNICAL AND BUSINESS SERVICES	129%	10,937	0.30
962	ADVERTISING AND ENTERTAINMENT	158%	13,409	0.94
975	LINEN AND LAUNDRY SERVICES	187%	15,811	3.21
981	MEMBERSHIP ORGANIZATIONS	130%	11,030	0.56
983	COMMUNICATIONS INDUSTRIES	176%	14,923	0.35
<b>CLASS: I OTHER SERVICES</b>			<b>8,471</b>	<b>1.25</b>

\* The Cost Index compares the average cost of a claim for a Rate Group to that of the Class.

**2003 PREMIUM RATES  
SUB-COMPONENTS OF OVERHEAD EXPENSES**

**RATE GROUP 905: APARTMENT AND CONDOMINIUM SERVICES**

(CLASS I: OTHER SERVICES)

Overhead Expenses <u>Component</u>	Overhead Expenses <u>Sub-Component</u>	<u>Premium Rate Components</u>	
		<u>Before Relief/Transfer</u>	<u>After Relief/Transfer</u>
<b>B.1</b> WSIB Administrative			
	WSIB Administrative	0.398	0.422
	<b>Total</b>	<b>0.398</b>	<b>0.422</b>
<b>B.2</b> Legislative Obligations			
	WSIAT	0.014	0.015
	Office of Worker Advisor	0.007	0.007
	Office of Employer Advisor	0.002	0.002
	OHSA	0.038	0.040
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.010	0.011
	<b>Total</b>	<b>0.071</b>	<b>0.075</b>
<b>B.3</b> Accident Prevention			
	IAPA	0.041	0.041
	<b>Total</b>	<b>0.512</b>	<b>0.540</b>
<b>B.4</b> TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.028	
		<u><u>0.028</u></u>	
<b>B.5</b> NET OVERHEAD EXPENSES		<b>0.540</b>	

## 2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

### RATE GROUP 908: OTHER REAL ESTATE SERVICES

(CLASS I: OTHER SERVICES)

<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub-Component</u>	<u>Premium Rate Components</u>	
		<u>Before Relief/Transfer</u>	<u>After Relief/Transfer</u>
<b>B.1 WSIB Administrative</b>			
	WSIB Administrative	0.298	0.221
	<b>Total</b>	<b>0.298</b>	<b>0.221</b>
<b>B.2 Legislative Obligations</b>			
	WSIAT	0.011	0.008
	Office of Worker Advisor	0.005	0.004
	Office of Employer Advisor	0.002	0.001
	OHSA	0.029	0.022
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.007	0.005
	<b>Total</b>	<b>0.054</b>	<b>0.040</b>
<b>B.3 Accident Prevention</b>			
	IAPA	0.030	0.030
	<b>Total</b>	<b>0.382</b>	<b>0.291</b>
<b>B.4 TOTAL OVERHEAD EXPENSES</b>			
	a) minus Relief	(0.091)	
	b) plus Transfer Charge	0.000	
<b>B.5 NET OVERHEAD EXPENSES</b>			
		<b>0.291</b>	

**2003 PREMIUM RATES  
SUB-COMPONENTS OF OVERHEAD EXPENSES**

**RATE GROUP 911: SECURITY AND INVESTIGATION SERVICES**

(CLASS I: OTHER SERVICES)

	<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub-Component</u>	<u>Premium Rate Components</u>	
			<u>Before Relief/Transfer</u>	<u>After Relief/Transfer</u>
<b>B.1</b>	WSIB Administrative			
		WSIB Administrative	0.336	0.297
		<b>Total</b>	<b>0.336</b>	<b>0.297</b>
<b>B.2</b>	Legislative Obligations			
		WSIAT	0.012	0.011
		Office of Worker Advisor	0.006	0.005
		Office of Employer Advisor	0.002	0.002
		OHSA	0.032	0.028
		Mine Rescue	0.000	0.000
		Program Administration	0.000	0.000
		Institute of Work & Health	0.008	0.007
		<b>Total</b>	<b>0.060</b>	<b>0.053</b>
<b>B.3</b>	Accident Prevention			
		IAPA	0.034	0.034
		<b>Total</b>	<b>0.432</b>	<b>0.386</b>
<b>B.4</b>	<b>TOTAL OVERHEAD EXPENSES</b>			
		a) minus Relief	(0.046)	
		b) plus Transfer Charge	0.000	
<b>B.5</b>	<b>NET OVERHEAD EXPENSES</b>		<b>0.386</b>	

## 2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

### RATE GROUP 919: RESTAURANTS AND CATERING

(CLASS I: OTHER SERVICES)

<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub-Component</u>	<u>Premium Rate Components</u> <u>Before</u> <u>Relief/Transfer</u>	<u>After</u> <u>Relief/Transfer</u>
<b>B.1 WSIB Administrative</b>			
	WSIB Administrative	0.346	0.317
	<b>Total</b>	<b>0.346</b>	<b>0.317</b>
<b>B.2 Legislative Obligations</b>			
	WSIAT	0.013	0.012
	Office of Worker Advisor	0.006	0.006
	Office of Employer Advisor	0.002	0.002
	OHSA	0.033	0.030
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.009	0.008
	<b>Total</b>	<b>0.063</b>	<b>0.058</b>
<b>B.3 Accident Prevention</b>			
	OSSA	0.028	0.028
	<b>Total</b>	<b>0.437</b>	<b>0.403</b>
<b>B.4 TOTAL OVERHEAD EXPENSES</b>			
	a) minus Relief	(0.034)	
	b) plus Transfer Charge	0.000	
<b>B.5 NET OVERHEAD EXPENSES</b>			
		<b>0.403</b>	

## 2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

### RATE GROUP 921: HOTELS, MOTELS AND CAMPING

(CLASS I: OTHER SERVICES)

<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub-Component</u>	<u>Premium Rate Components</u> <u>Before</u> <u>Relief/Transfer</u>	<u>After</u> <u>Relief/Transfer</u>
<b>B.1 WSIB Administrative</b>			
	WSIB Administrative	0.427	0.480
	<b>Total</b>	<b>0.427</b>	<b>0.480</b>
<b>B.2 Legislative Obligations</b>			
	WSIAT	0.015	0.017
	Office of Worker Advisor	0.007	0.008
	Office of Employer Advisor	0.003	0.003
	OHSA	0.041	0.046
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.011	0.012
	<b>Total</b>	<b>0.077</b>	<b>0.086</b>
<b>B.3 Accident Prevention</b>			
	OSSA	0.036	0.036
	<b>Total</b>	<b>0.541</b>	<b>0.603</b>
<b>B.4 TOTAL OVERHEAD EXPENSES</b>			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.062	
<b>B.5 NET OVERHEAD EXPENSES</b>			
		<b>0.603</b>	

## 2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

### RATE GROUP 923: JANITORIAL SERVICES

(CLASS I: OTHER SERVICES)

<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub-Component</u>	<u>Premium Rate Components</u>	
		<u>Before Relief/Transfer</u>	<u>After Relief/Transfer</u>
<b>B.1 WSIB Administrative</b>			
	WSIB Administrative	0.481	0.588
	<b>Total</b>	<b>0.481</b>	<b>0.588</b>
<b>B.2 Legislative Obligations</b>			
	WSIAT	0.017	0.021
	Office of Worker Advisor	0.008	0.010
	Office of Employer Advisor	0.003	0.004
	OHSA	0.047	0.057
	Mine Rescue	0.000	0.000
	Program Administration	0.001	0.001
	Institute of Work & Health	0.012	0.015
	<b>Total</b>	<b>0.088</b>	<b>0.108</b>
<b>B.3 Accident Prevention</b>			
	IAPA	0.050	0.050
	<b>Total</b>	<b>0.619</b>	<b>0.746</b>
<b>B.4 TOTAL OVERHEAD EXPENSES</b>			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.127	
		<u><u>0.127</u></u>	
<b>B.5 NET OVERHEAD EXPENSES</b>		<b>0.746</b>	



## 2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

### RATE GROUP 929: SUPPLY OF NON-CLERICAL LABOUR

(CLASS I: OTHER SERVICES)

<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub-Component</u>	<u>Premium Rate Components</u> <u>Before</u> <u>Relief/Transfer</u>	<u>After</u> <u>Relief/Transfer</u>
<b>B.1 WSIB Administrative</b>			
	WSIB Administrative	0.615	0.857
	<b>Total</b>	<b>0.615</b>	<b>0.857</b>
<b>B.2 Legislative Obligations</b>			
	WSIAT	0.022	0.031
	Office of Worker Advisor	0.010	0.014
	Office of Employer Advisor	0.004	0.006
	OHSA	0.060	0.084
	Mine Rescue	0.000	0.000
	Program Administration	0.001	0.001
	Institute of Work & Health	0.015	0.021
	<b>Total</b>	<b>0.112</b>	<b>0.156</b>
<b>B.3 Accident Prevention</b>			
	IAPA	0.064	0.064
	<b>Total</b>	<b>0.791</b>	<b>1.077</b>
<b>B.4 TOTAL OVERHEAD EXPENSES</b>			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.286	
		<b>1.077</b>	
<b>B.5 NET OVERHEAD EXPENSES</b>		<b>1.077</b>	

**2003 PREMIUM RATES  
SUB-COMPONENTS OF OVERHEAD EXPENSES**

**RATE GROUP 933: EQUIPMENT RENTAL AND REPAIR SERVICES**

(CLASS I: OTHER SERVICES)

Overhead Expenses <u>Component</u>	Overhead Expenses <u>Sub-Component</u>	<u>Premium Rate Components</u>	
		<u>Before Relief/Transfer</u>	<u>After Relief/Transfer</u>
<b>B.1</b> WSIB Administrative			
	WSIB Administrative	0.432	0.489
	<b>Total</b>	<b>0.432</b>	<b>0.489</b>
<b>B.2</b> Legislative Obligations			
	WSIAT	0.016	0.018
	Office of Worker Advisor	0.007	0.008
	Office of Employer Advisor	0.003	0.003
	OHSA	0.042	0.048
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.011	0.012
	<b>Total</b>	<b>0.079</b>	<b>0.090</b>
<b>B.3</b> Accident Prevention			
	OSSA	0.036	0.036
	<b>Total</b>	<b>0.547</b>	<b>0.615</b>
<b>B.4</b> TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.068	
		<u><u>0.068</u></u>	
<b>B.5</b> NET OVERHEAD EXPENSES		<b>0.615</b>	

**2003 PREMIUM RATES  
SUB-COMPONENTS OF OVERHEAD EXPENSES**

**RATE GROUP 937: RECREATIONAL SERVICES AND FACILITIES**

(CLASS I: OTHER SERVICES)

<b>Overhead Expenses Component</b>	<b>Overhead Expenses Sub-Component</b>	<b><u>Premium Rate Components</u></b>	
		<b><u>Before Relief/Transfer</u></b>	<b><u>After Relief/Transfer</u></b>
<b>B.1</b>	WSIB Administrative	0.324	0.273
	<b>Total</b>	<b>0.324</b>	<b>0.273</b>
<b>B.2</b>	Legislative Obligations		
	WSIAT	0.012	0.010
	Office of Worker Advisor	0.005	0.004
	Office of Employer Advisor	0.002	0.002
	OHSA	0.031	0.026
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.008	0.007
	<b>Total</b>	<b>0.058</b>	<b>0.049</b>
<b>B.3</b>	Accident Prevention		
	OSSA	0.026	0.026
	<b>Total</b>	<b>0.409</b>	<b>0.349</b>
<b>B.4</b>	<b>TOTAL OVERHEAD EXPENSES</b>		
	a) minus Relief	(0.060)	
	b) plus Transfer Charge	0.000	
<b>B.5</b>	<b>NET OVERHEAD EXPENSES</b>	<b>0.349</b>	

## 2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

### RATE GROUP 944: PERSONAL SERVICES

(CLASS I: OTHER SERVICES)

<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub-Component</u>	<u>Premium Rate Components</u> Before <u>Relief/Transfer</u>	After <u>Relief/Transfer</u>
<b>B.1 WSIB Administrative</b>			
	WSIB Administrative	0.393	0.412
	<b>Total</b>	<b>0.393</b>	<b>0.412</b>
<b>B.2 Legislative Obligations</b>			
	WSIAT	0.014	0.015
	Office of Worker Advisor	0.007	0.007
	Office of Employer Advisor	0.002	0.002
	OHSA	0.038	0.040
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.010	0.010
	<b>Total</b>	<b>0.071</b>	<b>0.074</b>
<b>B.3 Accident Prevention</b>			
	OSSA	0.032	0.032
	<b>Total</b>	<b>0.496</b>	<b>0.518</b>
<b>B.4 TOTAL OVERHEAD EXPENSES</b>			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.022	
		<b>0.518</b>	
<b>B.5 NET OVERHEAD EXPENSES</b>			
		<b>0.518</b>	

**2003 PREMIUM RATES  
SUB-COMPONENTS OF OVERHEAD EXPENSES**

**RATE GROUP 956: LEGAL AND FINANCIAL SERVICES**

(CLASS I: OTHER SERVICES)

	<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub-Component</u>	<u>Premium Rate Components</u>	
			<u>Before Relief/Transfer</u>	<u>After Relief/Transfer</u>
<b>B.1</b>	WSIB Administrative			
		WSIB Administrative	0.202	0.027
		<b>Total</b>	<b>0.202</b>	<b>0.027</b>
<b>B.2</b>	Legislative Obligations			
		WSIAT	0.007	0.001
		Office of Worker Advisor	0.003	0.000
		Office of Employer Advisor	0.001	0.000
		OHSA	0.019	0.003
		Mine Rescue	0.000	0.000
		Program Administration	0.000	0.000
		Institute of Work & Health	0.005	0.001
		<b>Total</b>	<b>0.035</b>	<b>0.005</b>
<b>B.3</b>	Accident Prevention			
		OSSA	0.014	0.014
		<b>Total</b>	<b>0.253</b>	<b>0.048</b>
<b>B.4</b>	<b>TOTAL OVERHEAD EXPENSES</b>			
		a) minus Relief	(0.205)	
		b) plus Transfer Charge	0.000	
<b>B.5</b>	<b>NET OVERHEAD EXPENSES</b>		<b>0.048</b>	

## 2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

### RATE GROUP 958: TECHNICAL AND BUSINESS SERVICES

(CLASS I: OTHER SERVICES)

<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub-Component</u>	<u>Premium Rate Components</u>	
		<u>Before Relief/Transfer</u>	<u>After Relief/Transfer</u>
<b>B.1</b>	WSIB Administrative		
	WSIB Administrative	0.212	0.048
	<b>Total</b>	<b>0.212</b>	<b>0.048</b>
<b>B.2</b>	Legislative Obligations		
	WSIAT	0.008	0.002
	Office of Worker Advisor	0.004	0.001
	Office of Employer Advisor	0.001	0.000
	OHSA	0.020	0.005
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.005	0.001
	<b>Total</b>	<b>0.038</b>	<b>0.009</b>
<b>B.3</b>	Accident Prevention		
	IAPA	0.021	0.021
	<b>Total</b>	<b>0.272</b>	<b>0.079</b>
<b>B.4</b>	<b>TOTAL OVERHEAD EXPENSES</b>		
	a) minus Relief	(0.193)	
	b) plus Transfer Charge	0.000	
<b>B.5</b>	<b>NET OVERHEAD EXPENSES</b>	<b>0.079</b>	

**2003 PREMIUM RATES  
SUB-COMPONENTS OF OVERHEAD EXPENSES**

**RATE GROUP 962: ADVERTISING AND ENTERTAINMENT**

(CLASS I: OTHER SERVICES)

Overhead Expenses <u>Component</u>	Overhead Expenses <u>Sub-Component</u>	<u>Premium Rate Components</u>	
		<u>Before Relief/Transfer</u>	<u>After Relief/Transfer</u>
<b>B.1</b> WSIB Administrative			
	WSIB Administrative	0.269	0.163
	<b>Total</b>	<b>0.269</b>	<b>0.163</b>
<b>B.2</b> Legislative Obligations			
	WSIAT	0.010	0.006
	Office of Worker Advisor	0.004	0.002
	Office of Employer Advisor	0.002	0.001
	OHSA	0.026	0.016
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.007	0.004
	<b>Total</b>	<b>0.049</b>	<b>0.030</b>
<b>B.3</b> Accident Prevention			
	OSSA	0.020	0.020
	<b>Total</b>	<b>0.339</b>	<b>0.214</b>
<b>B.4</b> TOTAL OVERHEAD EXPENSES			
	a) minus Relief	(0.125)	
	b) plus Transfer Charge	0.000	
<b>B.5</b> NET OVERHEAD EXPENSES		<b>0.214</b>	

## 2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

### RATE GROUP 975: LINEN AND LAUNDRY SERVICES

(CLASS I: OTHER SERVICES)

<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub-Component</u>	<u>Premium Rate Components</u>	
		<u>Before Relief/Transfer</u>	<u>After Relief/Transfer</u>
<b>B.1 WSIB Administrative</b>			
	WSIB Administrative	0.468	0.562
	<b>Total</b>	<b>0.468</b>	<b>0.562</b>
<b>B.2 Legislative Obligations</b>			
	WSIAT	0.017	0.020
	Office of Worker Advisor	0.008	0.010
	Office of Employer Advisor	0.003	0.004
	OHSA	0.045	0.054
	Mine Rescue	0.000	0.000
	Program Administration	0.001	0.001
	Institute of Work & Health	0.012	0.014
	<b>Total</b>	<b>0.086</b>	<b>0.103</b>
<b>B.3 Accident Prevention</b>			
	IAPA	0.048	0.048
	<b>Total</b>	<b>0.601</b>	<b>0.712</b>
<b>B.4 TOTAL OVERHEAD EXPENSES</b>			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.111	
		0.712	
<b>B.5 NET OVERHEAD EXPENSES</b>			
		<b>0.712</b>	



**2003 PREMIUM RATES  
SUB-COMPONENTS OF OVERHEAD EXPENSES**

**RATE GROUP 981: MEMBERSHIP ORGANIZATIONS**

(CLASS I: OTHER SERVICES)

	<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub-Component</u>	<u>Premium Rate Components</u>	
			<u>Before Relief/Transfer</u>	<u>After Relief/Transfer</u>
<b>B.1</b>	WSIB Administrative			
		WSIB Administrative	0.236	0.096
		<b>Total</b>	<b>0.236</b>	<b>0.096</b>
<b>B.2</b>	Legislative Obligations			
		WSIAT	0.009	0.004
		Office of Worker Advisor	0.004	0.002
		Office of Employer Advisor	0.001	0.000
		OHSA	0.022	0.009
		Mine Rescue	0.000	0.000
		Program Administration	0.000	0.000
		Institute of Work & Health	0.006	0.002
		<b>Total</b>	<b>0.042</b>	<b>0.017</b>
<b>B.3</b>	Accident Prevention			
		OSSA	0.017	0.017
		<b>Total</b>	<b>0.296</b>	<b>0.131</b>
<b>B.4</b>	<b>TOTAL OVERHEAD EXPENSES</b>			
		a) minus Relief	(0.165)	
		b) plus Transfer Charge	0.000	
<b>B.5</b>	<b>NET OVERHEAD EXPENSES</b>		<b>0.131</b>	

**2003 PREMIUM RATES  
SUB-COMPONENTS OF OVERHEAD EXPENSES**

**RATE GROUP 983: COMMUNICATIONS INDUSTRIES**

(CLASS I: OTHER SERVICES)

Overhead Expenses <u>Component</u>	Overhead Expenses <u>Sub-Component</u>	<u>Premium Rate Components</u>	
		<u>Before Relief/Transfer</u>	<u>After Relief/Transfer</u>
B.1	WSIB Administrative		
	WSIB Administrative	0.218	0.066
	<b>Total</b>	<b>0.218</b>	<b>0.066</b>
B.2	Legislative Obligations		
	WSIAT	0.008	0.002
	Office of Worker Advisor	0.004	0.001
	Office of Employer Advisor	0.001	0.000
	OHSA	0.000	0.000
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.005	0.002
	<b>Total</b>	<b>0.018</b>	<b>0.005</b>
B.3	Accident Prevention		
		0.000	0.000
	<b>Total</b>	<b>0.238</b>	<b>0.073</b>
B.4	TOTAL OVERHEAD EXPENSES		
	a) minus Relief	(0.165)	
	b) plus Transfer Charge	0.000	
B.5	NET OVERHEAD EXPENSES	<b>0.073</b>	

## 2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

### CLASS I: OTHER SERVICES

<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub-Component</u>	<u>Premium Rate Components</u>	
		<u>Before Relief/Transfer</u>	<u>After Relief/Transfer</u>
<b>B.1 WSIB Administrative</b>			
	WSIB Administrative	0.296	0.218
	<b>Total</b>	<b>0.296</b>	<b>0.218</b>
<b>B.2 Legislative Obligations</b>			
	WSIAT	0.011	0.008
	Office of Worker Advisor	0.005	0.004
	Office of Employer Advisor	0.002	0.001
	OHSA	0.027	0.021
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.007	0.005
	<b>Total</b>	<b>0.052</b>	<b>0.039</b>
<b>B.3 Accident Prevention</b>			
		0.025	0.025
	<b>Total</b>	<b>0.374</b>	<b>0.282</b>
<b>B.4 TOTAL OVERHEAD EXPENSES</b>			
	a) minus Relief	(0.092)	
	b) plus Transfer Charge	0.000	
		<b>0.282</b>	
<b>B.5 NET OVERHEAD EXPENSES</b>			
		<b>0.282</b>	

## 2003 PREMIUM RATE COMPONENTS

### RATE GROUP 905: APARTMENT AND CONDOMINIUM SERVICES

(CLASS I: OTHER SERVICES)

Component	2003 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	2002 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	1.150		0.981	
2. Second Injury Enhancement Fund (SIEF)				
a. <i>minus</i> Relief	(0.271)		(0.194)	
b. <i>plus</i> Transfer Charge	0.255		0.198	
3. NET NEW CLAIMS COST	1.134	1.134	0.985	0.985
		47%		45%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.398		0.365	
2. Legislative Obligations	0.071		0.078	
3. Accident Prevention	0.041		0.037	
4. TOTAL OVERHEAD EXPENSES	0.512		0.480	
a. <i>minus</i> Relief	0.000		0.000	
b. <i>plus</i> Transfer Charge	0.028		0.010	
5. NET OVERHEAD EXPENSES	0.540	0.540	0.490	0.490
		22%		22%
<b>C. UNFUNDED LIABILITY</b>		0.794		0.752
		33%		34%
<b>D. (GAIN)/LOSS</b>				
1. 1999 Accident Year	(0.042)		(0.031)	
2. 2000 Accident Year	(0.010)		N/A	
	(0.053)	(0.053)	(0.031)	(0.031)
		-2%		-1%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	<b>2.42</b>	100%	<b>2.20</b>	100%

## 2003 PREMIUM RATE COMPONENTS

### RATE GROUP 908: OTHER REAL ESTATE SERVICES

(CLASS I: OTHER SERVICES)

Component	2003 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	2002 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	0.614		0.513	
2. Second Injury Enhancement Fund (SIEF)				
a. <i>minus</i> Relief	(0.157)		(0.101)	
b. <i>plus</i> Transfer Charge	0.136		0.104	
3. NET NEW CLAIMS COST	0.593	0.593	0.516	0.516
		47%		44%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.298		0.276	
2. Legislative Obligations	0.054		0.059	
3. Accident Prevention	0.030		0.027	
4. TOTAL OVERHEAD EXPENSES	0.382		0.363	
a. <i>minus</i> Relief	(0.091)		(0.099)	
b. <i>plus</i> Transfer Charge	0.000		0.000	
5. NET OVERHEAD EXPENSES	0.291	0.291	0.264	0.264
		23%		23%
<b>C. UNFUNDED LIABILITY</b>		0.416		0.394
		33%		34%
<b>D. (GAIN)/LOSS</b>				
1. 1999 Accident Year	(0.022)		(0.016)	
2. 2000 Accident Year	(0.005)		N/A	
	(0.027)	(0.027)	(0.016)	(0.016)
		-2%		-1%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	<b>1.27</b>	100%	<b>1.16</b>	100%

## 2003 PREMIUM RATE COMPONENTS

### RATE GROUP 911: SECURITY AND INVESTIGATION SERVICES

(CLASS I: OTHER SERVICES)

Component	2003 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	2002 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	0.830		0.683	
2. Second Injury Enhancement Fund (SIEF)				
a. <i>minus</i> Relief	(0.216)		(0.124)	
b. <i>plus</i> Transfer Charge	0.184		0.137	
3. NET NEW CLAIMS COST	0.799	47%	0.696	45%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.336		0.310	
2. Legislative Obligations	0.060		0.065	
3. Accident Prevention	0.034		0.031	
4. TOTAL OVERHEAD EXPENSES	0.432		0.408	
a. <i>minus</i> Relief	(0.046)		(0.057)	
b. <i>plus</i> Transfer Charge	0.000		0.000	
5. NET OVERHEAD EXPENSES	0.386	23%	0.351	23%
<b>C. UNFUNDED LIABILITY</b>	0.560	33%	0.532	34%
<b>D. (GAIN)/LOSS</b>				
1. 1999 Accident Year	(0.029)		(0.022)	
2. 2000 Accident Year	(0.007)		N/A	
	(0.037)	-2%	(0.022)	-1%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	<b>1.71</b>	<b>100%</b>	<b>1.56</b>	<b>100%</b>

## 2003 PREMIUM RATE COMPONENTS

### RATE GROUP 919: RESTAURANTS AND CATERING

(CLASS I: OTHER SERVICES)

Component	2003 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	2002 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	0.864		0.778	
2. Second Injury Enhancement Fund (SIEF)				
a. <i>minus</i> Relief	(0.205)		(0.144)	
b. <i>plus</i> Transfer Charge	0.191		0.156	
3. NET NEW CLAIMS COST	0.851	47%	0.790	45%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.346		0.328	
2. Legislative Obligations	0.063		0.070	
3. Accident Prevention	0.028		0.026	
4. TOTAL OVERHEAD EXPENSES	0.437		0.424	
a. <i>minus</i> Relief	(0.034)		(0.035)	
b. <i>plus</i> Transfer Charge	0.000		0.000	
5. NET OVERHEAD EXPENSES	0.403	22%	0.389	22%
<b>C. UNFUNDED LIABILITY</b>				
		33%		34%
<b>D. (GAIN)/LOSS</b>				
1. 1999 Accident Year	(0.031)		(0.025)	
2. 2000 Accident Year	(0.008)		N/A	
	(0.039)	-2%	(0.025)	-1%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	<b>1.81</b>	<b>100%</b>	<b>1.76</b>	<b>100%</b>

## 2003 PREMIUM RATE COMPONENTS

### RATE GROUP 921: HOTELS, MOTELS AND CAMPING

(CLASS I: OTHER SERVICES)

Component	2003 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	2002 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	1.293		1.145	
2. Second Injury Enhancement Fund (SIEF)				
a. <i>minus</i> Relief	(0.292)		(0.234)	
b. <i>plus</i> Transfer Charge	0.287		0.230	
3. NET NEW CLAIMS COST	1.288	47%	1.141	45%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.427		0.394	
2. Legislative Obligations	0.077		0.084	
3. Accident Prevention	0.036		0.033	
4. TOTAL OVERHEAD EXPENSES	0.541		0.511	
a. <i>minus</i> Relief	0.000		0.000	
b. <i>plus</i> Transfer Charge	0.062		0.046	
5. NET OVERHEAD EXPENSES	0.603	22%	0.557	22%
<b>C. UNFUNDED LIABILITY</b>				
	0.902	33%	0.872	34%
<b>D. (GAIN)/LOSS</b>				
1. 1999 Accident Year	(0.048)		(0.036)	
2. 2000 Accident Year	(0.012)		N/A	
	(0.060)	-2%	(0.036)	-1%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	<b>2.73</b>	<b>100%</b>	<b>2.53</b>	<b>100%</b>



## 2003 PREMIUM RATE COMPONENTS

### RATE GROUP 923: JANITORIAL SERVICES

(CLASS I: OTHER SERVICES)

Component	2003 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	2002 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	1.650		1.365	
2. Second Injury Enhancement Fund (SIEF)				
a. <i>minus</i> Relief	(0.434)		(0.257)	
b. <i>plus</i> Transfer Charge	0.366		0.274	
3. NET NEW CLAIMS COST	1.582	47%	1.382	45%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.481		0.440	
2. Legislative Obligations	0.088		0.096	
3. Accident Prevention	0.050		0.045	
4. TOTAL OVERHEAD EXPENSES	0.619		0.579	
a. <i>minus</i> Relief	0.000		0.000	
b. <i>plus</i> Transfer Charge	0.127		0.102	
5. NET OVERHEAD EXPENSES	0.746	22%	0.681	22%
<b>C. UNFUNDED LIABILITY</b>	1.108	33%	1.056	34%
<b>D. (GAIN)/LOSS</b>				
1. 1999 Accident Year	(0.059)		(0.044)	
2. 2000 Accident Year	(0.015)		N/A	
	(0.074)	-2%	(0.044)	-1%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	<b>3.36</b>	100%	<b>3.08</b>	100%

## 2003 PREMIUM RATE COMPONENTS

### RATE GROUP 929: SUPPLY OF NON-CLERICAL LABOUR

(CLASS I: OTHER SERVICES)

Component	2003 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	2002 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	2.326		2.420	
2. Second Injury Enhancement Fund (SIEF)				
a. <i>minus</i> Relief	(0.540)		(0.409)	
b. <i>plus</i> Transfer Charge	0.516		0.486	
3. NET NEW CLAIMS COST	2.302	47%	2.497	45%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.615		0.650	
2. Legislative Obligations	0.112		0.140	
3. Accident Prevention	0.064		0.067	
4. TOTAL OVERHEAD EXPENSES	0.791		0.856	
a. <i>minus</i> Relief	0.000		0.000	
b. <i>plus</i> Transfer Charge	0.286		0.359	
5. NET OVERHEAD EXPENSES	1.077	22%	1.215	22%
<b>C. UNFUNDED LIABILITY</b>	1.613	33%	1.908	34%
<b>D. (GAIN)/LOSS</b>				
1. 1999 Accident Year	(0.086)		(0.079)	
2. 2000 Accident Year	(0.022)		N/A	
	(0.108)	-2%	(0.079)	-1%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	<b>4.88</b>	100%	<b>5.54</b>	100%

## 2003 PREMIUM RATE COMPONENTS

### RATE GROUP 933: EQUIPMENT RENTAL AND REPAIR SERVICES

(CLASS I: OTHER SERVICES)

Component	2003 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	2002 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	1.305		1.180	
2. Second Injury Enhancement Fund (SIEF)				
a. <i>minus</i> Relief	(0.280)		(0.200)	
b. <i>plus</i> Transfer Charge	0.289		0.236	
3. NET NEW CLAIMS COST	1.315	47%	1.216	45%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.432		0.409	
2. Legislative Obligations	0.079		0.088	
3. Accident Prevention	0.036		0.034	
4. TOTAL OVERHEAD EXPENSES	0.547		0.530	
a. <i>minus</i> Relief	0.000		0.000	
b. <i>plus</i> Transfer Charge	0.068		0.063	
5. NET OVERHEAD EXPENSES	0.615	22%	0.593	22%
<b>C. UNFUNDED LIABILITY</b>				
	0.921	33%	0.929	34%
<b>D. (GAIN)/LOSS</b>				
1. 1999 Accident Year	(0.049)		(0.038)	
2. 2000 Accident Year	(0.012)		N/A	
	(0.061)	-2%	(0.038)	-1%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	<b>2.79</b>	100%	<b>2.70</b>	100%

## 2003 PREMIUM RATE COMPONENTS

### RATE GROUP 937: RECREATIONAL SERVICES AND FACILITIES

(CLASS I: OTHER SERVICES)

Component	2003 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	2002 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	0.748		0.634	
2. Second Injury Enhancement Fund (SIEF)				
a. <i>minus</i> Relief	(0.181)		(0.121)	
b. <i>plus</i> Transfer Charge	0.166		0.127	
3. NET NEW CLAIMS COST	0.733	47%	0.640	45%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.324		0.300	
2. Legislative Obligations	0.058		0.064	
3. Accident Prevention	0.026		0.023	
4. TOTAL OVERHEAD EXPENSES	0.409		0.387	
a. <i>minus</i> Relief	(0.060)		(0.070)	
b. <i>plus</i> Transfer Charge	0.000		0.000	
5. NET OVERHEAD EXPENSES	0.349	22%	0.317	22%
<b>C. UNFUNDED LIABILITY</b>	0.514	33%	0.489	34%
<b>D. (GAIN)/LOSS</b>				
1. 1999 Accident Year	(0.027)		(0.020)	
2. 2000 Accident Year	(0.007)		N/A	
	(0.034)	-2%	(0.020)	-1%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	<b>1.56</b>	100%	<b>1.43</b>	100%

## 2003 PREMIUM RATE COMPONENTS

### RATE GROUP 944: PERSONAL SERVICES

(CLASS I: OTHER SERVICES)

Component	2003 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	2002 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	1.156		1.059	
2. Second Injury Enhancement Fund (SIEF)				
a. <i>minus</i> Relief	(0.309)		(0.235)	
b. <i>plus</i> Transfer Charge	0.256		0.213	
3. NET NEW CLAIMS COST	1.104	1.104	1.037	1.037
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.393		0.374	
2. Legislative Obligations	0.071		0.079	
3. Accident Prevention	0.032		0.031	
4. TOTAL OVERHEAD EXPENSES	0.496		0.486	
a. <i>minus</i> Relief	0.000		0.000	
b. <i>plus</i> Transfer Charge	0.022		0.022	
5. NET OVERHEAD EXPENSES	0.518	0.518	0.508	0.508
<b>C. UNFUNDED LIABILITY</b>		0.773		0.793
<b>D. (GAIN)/LOSS</b>				
1. 1999 Accident Year	(0.041)		(0.033)	
2. 2000 Accident Year	(0.010)		N/A	
	(0.051)	(0.051)	(0.033)	(0.033)
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	<b>2.34</b>	100%	<b>2.31</b>	100%

## 2003 PREMIUM RATE COMPONENTS

### RATE GROUP 956: LEGAL AND FINANCIAL SERVICES

(CLASS I: OTHER SERVICES)

Component	2003 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	2002 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	0.071		0.066	
2. Second Injury Enhancement Fund (SIEF)				
a. <i>minus</i> Relief	(0.012)		(0.009)	
b. <i>plus</i> Transfer Charge	0.016		0.014	
3. NET NEW CLAIMS COST	0.076	0.076	0.071	0.071
		45%		42%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.202		0.193	
2. Legislative Obligations	0.035		0.040	
3. Accident Prevention	0.014		0.013	
4. TOTAL OVERHEAD EXPENSES	0.253		0.247	
a. <i>minus</i> Relief	(0.205)		(0.201)	
b. <i>plus</i> Transfer Charge	0.000		0.000	
5. NET OVERHEAD EXPENSES	0.048	0.048	0.046	0.046
		28%		27%
<b>C. UNFUNDED LIABILITY</b>		0.053		0.054
		31%		32%
<b>D. (GAIN)/LOSS</b>				
1. 1999 Accident Year	(0.002)		(0.002)	
2. 2000 Accident Year	0.000		N/A	
	(0.003)	(0.003)	(0.002)	(0.002)
		-2%		-1%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	<b>0.17</b>	100%	<b>0.17</b>	100%

**2003 PREMIUM RATE COMPONENTS**

**RATE GROUP 958: TECHNICAL AND BUSINESS SERVICES**

(CLASS I: OTHER SERVICES)

Component	2003 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	2002 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	0.126		0.120	
2. Second Injury Enhancement Fund (SIEF)				
a. <i>minus</i> Relief	(0.024)		(0.017)	
b. <i>plus</i> Transfer Charge	0.028		0.025	
3. NET NEW CLAIMS COST	0.131	0.131	0.128	0.128
		44%		43%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.212		0.204	
2. Legislative Obligations	0.038		0.042	
3. Accident Prevention	0.021		0.020	
4. TOTAL OVERHEAD EXPENSES	0.272		0.267	
a. <i>minus</i> Relief	(0.193)		(0.188)	
b. <i>plus</i> Transfer Charge	0.000		0.000	
5. NET OVERHEAD EXPENSES	0.079	0.079	0.079	0.079
		26%		26%
<b>C. UNFUNDED LIABILITY</b>		0.092		0.098
		31%		33%
<b>D. (GAIN)/LOSS</b>				
1. 1999 Accident Year	(0.004)		(0.004)	
2. 2000 Accident Year	(0.001)		N/A	
	(0.006)	(0.006)	(0.004)	(0.004)
		-2%		-1%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	<b>0.30</b>	100%	<b>0.30</b>	100%

## 2003 PREMIUM RATE COMPONENTS

### RATE GROUP 962: ADVERTISING AND ENTERTAINMENT

(CLASS I: OTHER SERVICES)

Component	2003 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	2002 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	0.463		0.398	
2. Second Injury Enhancement Fund (SIEF)				
a. <i>minus</i> Relief	(0.126)		(0.055)	
b. <i>plus</i> Transfer Charge	0.103		0.080	
3. NET NEW CLAIMS COST	0.440	47%	0.423	45%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.269		0.260	
2. Legislative Obligations	0.049		0.056	
3. Accident Prevention	0.020		0.019	
4. TOTAL OVERHEAD EXPENSES	0.339		0.334	
a. <i>minus</i> Relief	(0.125)		(0.120)	
b. <i>plus</i> Transfer Charge	0.000		0.000	
5. NET OVERHEAD EXPENSES	0.214	23%	0.214	23%
<b>C. UNFUNDED LIABILITY</b>				
		33%		34%
<b>D. (GAIN)/LOSS</b>				
1. 1999 Accident Year	(0.016)		(0.013)	
2. 2000 Accident Year	(0.004)		N/A	
	(0.020)	-2%	(0.013)	-1%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	<b>0.94</b>	100%	<b>0.95</b>	100%



## 2003 PREMIUM RATE COMPONENTS

### RATE GROUP 975: LINEN AND LAUNDRY SERVICES

(CLASS I: OTHER SERVICES)

Component	2003 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	2002 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	1.603		1.367	
2. Second Injury Enhancement Fund (SIEF)				
a. <i>minus</i> Relief	(0.449)		(0.296)	
b. <i>plus</i> Transfer Charge	0.355		0.274	
3. NET NEW CLAIMS COST	1.509	47%	1.345	45%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.468		0.432	
2. Legislative Obligations	0.086		0.094	
3. Accident Prevention	0.048		0.044	
4. TOTAL OVERHEAD EXPENSES	0.601		0.569	
a. <i>minus</i> Relief	0.000		0.000	
b. <i>plus</i> Transfer Charge	0.111		0.093	
5. NET OVERHEAD EXPENSES	0.712	22%	0.662	22%
<b>C. UNFUNDED LIABILITY</b>	1.057	33%	1.028	34%
<b>D. (GAIN)/LOSS</b>				
1. 1999 Accident Year	(0.056)		(0.042)	
2. 2000 Accident Year	(0.014)		N/A	
	(0.070)	-2%	(0.042)	-1%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	<b>3.21</b>	100%	<b>2.99</b>	100%

## 2003 PREMIUM RATE COMPONENTS

### RATE GROUP 981: MEMBERSHIP ORGANIZATIONS

(CLASS I: OTHER SERVICES)

Component	2003 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	2002 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	0.265		0.236	
2. Second Injury Enhancement Fund (SIEF)				
a. <i>minus</i> Relief	(0.067)		(0.040)	
b. <i>plus</i> Transfer Charge	0.059		0.048	
3. NET NEW CLAIMS COST	0.257	46%	0.244	44%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.236		0.225	
2. Legislative Obligations	0.042		0.047	
3. Accident Prevention	0.017		0.016	
4. TOTAL OVERHEAD EXPENSES	0.296		0.289	
a. <i>minus</i> Relief	(0.165)		(0.161)	
b. <i>plus</i> Transfer Charge	0.000		0.000	
5. NET OVERHEAD EXPENSES	0.131	23%	0.128	23%
<b>C. UNFUNDED LIABILITY</b>	0.180	32%	0.187	34%
<b>D. (GAIN)/LOSS</b>				
1. 1999 Accident Year	(0.009)		(0.008)	
2. 2000 Accident Year	(0.002)		N/A	
	(0.012)	-2%	(0.008)	-1%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	<b>0.56</b>	100%	<b>0.55</b>	100%

## 2003 PREMIUM RATE COMPONENTS

### RATE GROUP 983: COMMUNICATIONS INDUSTRIES

(CLASS I: OTHER SERVICES)

Component	2003 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	2002 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	0.165		0.152	
2. Second Injury Enhancement Fund (SIEF)				
a. <i>minus</i> Relief	(0.038)		(0.030)	
b. <i>plus</i> Transfer Charge	0.037		0.031	
3. NET NEW CLAIMS COST	0.164	0.164	0.153	0.153
		47%		45%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.218		0.208	
2. Legislative Obligations	0.018		0.021	
3. Accident Prevention	0.000		0.000	
4. TOTAL OVERHEAD EXPENSES	0.238		0.230	
a. <i>minus</i> Relief	(0.165)		(0.160)	
b. <i>plus</i> Transfer Charge	0.000		0.000	
5. NET OVERHEAD EXPENSES	0.073	0.073	0.070	0.070
		21%		21%
<b>C. UNFUNDED LIABILITY</b>		0.115		0.117
		33%		34%
<b>D. (GAIN)/LOSS</b>				
1. 1999 Accident Year	(0.006)		(0.005)	
2. 2000 Accident Year	(0.001)		N/A	
	(0.007)	(0.007)	(0.005)	(0.005)
		-2%		-1%
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	<b>0.35</b>	100%	<b>0.34</b>	100%

## 2003 PREMIUM RATE COMPONENTS

### CLASS I: OTHER SERVICES

Component	2003 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	2002 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	0.594		0.544	
2. Second Injury Enhancement Fund (SIEF)				
a. <i>minus</i> Relief	(0.142)		(0.099)	
b. <i>plus</i> Transfer Charge	0.132		0.110	
3. NET NEW CLAIMS COST	0.584	0.584	0.555	0.555
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.296		0.283	
2. Legislative Obligations	0.052		0.060	
3. Accident Prevention	0.025		0.023	
4. TOTAL OVERHEAD EXPENSES	0.374		0.367	
a. <i>minus</i> Relief	(0.092)		(0.088)	
b. <i>plus</i> Transfer Charge	0.000		0.000	
5. NET OVERHEAD EXPENSES	0.282	0.282	0.279	0.279
<b>C. UNFUNDED LIABILITY</b>		0.409		0.424
<b>D. (GAIN)/LOSS</b>				
1. 1999 Accident Year	(0.021)		(0.017)	
2. 2000 Accident Year	(0.005)		N/A	
	(0.027)	(0.027)	(0.017)	(0.017)
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	<b>1.25</b>	100%	<b>1.24</b>	100%

## 2003 PREMIUM RATES

### Summary of Premium Rate Components by Rate Group per \$100 of Insurable Earnings

<u>Rate Group</u>	<u>Description</u>	<u>New Claims Cost</u> (\$)	<u>Overhead</u> (\$)	<u>Unfunded Liability</u> (\$)	<u>(Gain)/Loss</u> (\$)	<u>2003 Premium Rate</u> (\$)
905	APARTMENT AND CONDOMINIUM SERVICES	1.134	0.540	0.794	(0.053)	2.42
908	OTHER REAL ESTATE SERVICES	0.593	0.291	0.416	(0.027)	1.27
911	SECURITY AND INVESTIGATION SERVICES	0.799	0.386	0.560	(0.037)	1.71
919	RESTAURANTS AND CATERING	0.851	0.403	0.596	(0.039)	1.81
921	HOTELS, MOTELS AND CAMPING	1.288	0.603	0.902	(0.060)	2.73
923	JANITORIAL SERVICES	1.582	0.746	1.108	(0.074)	3.36
929	SUPPLY OF NON-CLERICAL LABOUR	2.302	1.077	1.613	(0.108)	4.88
933	EQUIPMENT RENTAL AND REPAIR SERVICES	1.315	0.615	0.921	(0.061)	2.79
937	RECREATIONAL SERVICES AND FACILITIES	0.733	0.349	0.514	(0.034)	1.56
944	PERSONAL SERVICES	1.104	0.518	0.773	(0.051)	2.34
956	LEGAL AND FINANCIAL SERVICES	0.076	0.048	0.053	(0.003)	0.17
958	TECHNICAL AND BUSINESS SERVICES	0.131	0.079	0.092	(0.006)	0.30
962	ADVERTISING AND ENTERTAINMENT	0.440	0.214	0.308	(0.020)	0.94
975	LINEN AND LAUNDRY SERVICES	1.509	0.712	1.057	(0.070)	3.21
981	MEMBERSHIP ORGANIZATIONS	0.257	0.131	0.180	(0.012)	0.56
983	COMMUNICATIONS INDUSTRIES	0.164	0.073	0.115	(0.007)	0.35
<b>CLASS: I</b>	<b>OTHER SERVICES</b>	<b>0.584</b>	<b>0.282</b>	<b>0.409</b>	<b>(0.027)</b>	<b>1.25</b>

## *Section 7*

### Supporting Documentation for Schedule 1



## 2003 PREMIUM RATES 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

### Schedule 1

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1997	\$91,999,512,170	\$56,100	\$28,011	3,284,465	89,530	2.73%
1998	\$97,693,601,933	\$58,200	\$28,258	3,457,170	86,261	2.50%
1999	\$103,955,527,056	\$59,200	\$28,927	3,593,718	88,553	2.46%
2000	\$110,267,872,010	\$59,300	\$29,520	3,735,347	91,439	2.45%
2001	\$114,972,538,549	\$60,600	\$30,471	3,773,124	86,877	2.30%
2002	\$117,768,111,945	\$64,600	\$31,069	3,790,591	85,235	2.25%
2003	\$122,269,182,664	\$65,600	\$31,710	3,855,885	85,174	2.21%

## 2003 PREMIUM RATES

### NEW CLAIMS COST BY RATE GROUP

<u>Class</u>	<u>Description</u>	<u>2003 New Claims Cost</u> Cost per <u>LTI</u> <u>(\$)</u>	<u>2003</u> <u>Premium</u> <u>Rate</u> <u>(\$)</u>
A	FOREST PRODUCTS	29,646	4.52
B	MINING AND RELATED INDUSTRIES	55,672	5.93
C	OTHER PRIMARY INDUSTRIES	11,877	3.67
D	MANUFACTURING	13,500	2.14
E	TRANSPORTATION AND STORAGE	19,026	4.62
F	RETAIL AND WHOLESALE TRADES	10,153	1.61
G	CONSTRUCTION	37,798	6.21
H	GOVERNMENT AND RELATED SERVICES	9,958	1.07
I	OTHER SERVICES	8,471	1.25
	<b>Schedule 1</b>	<b>14,333</b>	<b>2.19</b>



## 2003 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

### SCHEDULE 1

<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub-Component</u>	<u>Premium Rate Components</u>	
		<u>Before Relief/Transfer</u>	<u>After Relief/Transfer</u>
<b>B.1</b>	WSIB Administrative		
	WSIB Administrative	0.376	0.376
	<b>Total</b>	<b>0.376</b>	<b>0.376</b>
<b>B.2</b>	Legislative Obligations		
	WSIAT	0.014	0.014
	Office of Worker Advisor	0.006	0.006
	Office of Employer Advisor	0.002	0.002
	OHSA	0.034	0.034
	Mine Rescue	0.004	0.004
	Program Administration	0.000	0.000
	Institute of Work & Health	0.009	0.009
	<b>Total</b>	<b>0.069</b>	<b>0.069</b>
<b>B.3</b>	Accident Prevention		
		0.049	0.049
	<b>Total</b>	<b>0.495</b>	<b>0.495</b>
<b>B.4</b>	<b>TOTAL OVERHEAD EXPENSES</b>		
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.000	
<b>B.5</b>	<b>NET OVERHEAD EXPENSES</b>	<b>0.495</b>	

## 2003 PREMIUM RATE COMPONENTS

### SCHEDULE 1

Component	2003 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate	2002 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2002 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. GROSS NEW CLAIMS COST	1.013		0.944	
2. Second Injury Enhancement Fund (SIEF)				
a. <i>minus</i> Relief	(0.225)		(0.189)	
b. <i>plus</i> Transfer Charge	0.225		0.189	
3. NET NEW CLAIMS COST	1.014	1.014	0.944	0.944
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.376		0.357	
2. Legislative Obligations	0.069		0.076	
3. Accident Prevention	0.049		0.048	
4. TOTAL OVERHEAD EXPENSES	0.495		0.479	
a. <i>minus</i> Relief	0.000		0.000	
b. <i>plus</i> Transfer Charge	0.000		0.000	
5. NET OVERHEAD EXPENSES	0.495	0.495	0.479	0.479
<b>C. UNFUNDED LIABILITY</b>		0.710		0.727
<b>D. (GAIN)/LOSS</b>				
1. 1999 Accident Year	(0.015)		(0.016)	
2. 2000 Accident Year	(0.012)		N/A	
	(0.027)	(0.027)	(0.016)	(0.016)
<b>E. TOTAL PREMIUM RATE (A+B+C+D)</b>	<b>2.19</b>	100%	<b>2.13</b>	100%

## 2003 PREMIUM RATES

### Summary of Premium Rate Components by Rate Group per \$100 of Insurable Earnings

<u>Class</u>	<u>Description</u>	<u>New Claims Cost</u> (\$)	<u>Overhead</u> (\$)	<u>Unfunded Liability</u> (\$)	<u>(Gain)/Loss</u> (\$)	<u>2003 Premium Rate</u> (\$)
A	FOREST PRODUCTS	2.008	1.063	1.407	0.045	4.52
B	MINING AND RELATED INDUSTRIES	2.480	1.369	1.737	0.342	5.93
C	OTHER PRIMARY INDUSTRIES	1.745	0.929	1.222	(0.228)	3.67
D	MANUFACTURING	0.990	0.474	0.693	(0.018)	2.14
E	TRANSPORTATION AND STORAGE	2.132	0.990	1.493	0.001	4.62
F	RETAIL AND WHOLESALE TRADES	0.750	0.357	0.525	(0.027)	1.61
G	CONSTRUCTION	2.903	1.420	2.033	(0.144)	6.21
H	GOVERNMENT AND RELATED SERVICES	0.483	0.262	0.338	(0.016)	1.07
I	OTHER SERVICES	0.584	0.282	0.409	(0.027)	1.25
	<b>SCHEDULE 1</b>	<b>1.014</b>	<b>0.495</b>	<b>0.710</b>	<b>(0.027)</b>	<b>2.19</b>

# *Section 8*

## Rate Group Changes



## RATE GROUP CHANGES

The Workplace Safety and Insurance Board (WSIB) reviews the classification scheme each year. Having made considerable modifications to the scheme in 2001 and 2002, only two changes were implemented for 2003 and both are in Class F: *Retail and Wholesale Trades*.

First, we have reinstated Rate Group 641 : *Clothing Stores*. This rate group existed separately until 2001 but was merged into the larger Rate Group 636 : *Other Sales* in a realignment introduced in 2002 with the aim to better reflect the changing nature of the retail industry. However, after considering input received from the employer community, Rate Group 641 has been reconstituted in 2003 with the same classification units as prior to 2002.

Second, the classification unit 6031-002 : *Large Drugstores* was moved from Rate Group 606 : *Grocery and Convenience Stores* to Rate Group 638 : *Pharmacies* because the business activity and associated risk of *Large Drugstores* align better with the *Pharmacies* rate group.

These changes are summarized in the table below.

SUMMARY OF RATE GROUP CHANGES FOR 2003			
The following Rate Groups or Classification Units (CUs) in 2002 ...		Will be merged into these Rate Groups for 2003 ...	
Rate Group	Description	Rate Group	Description
636	Other Sales (the following CUs only: <b>6111-000</b> Shoe Stores, <b>6121-000</b> Men's Clothing Stores, <b>6131-000</b> Women's Clothing Stores, <b>6141-000</b> Children's Clothing Stores, <b>6142-000</b> Fur Stores, <b>6149-000</b> Other Clothing Stores, <b>6151-000</b> Fabric and Yarn Stores, <b>6239-000</b> Other Household Furnishing Stores)	641	Clothing Stores
606	Grocery and Convenience Stores (the following CU only: <b>CU 6031-002</b> Large Drugstores)	638	Pharmacies

In conclusion, as a result of all the changes noted in this section, the number of rate groups in the WSIB's classification scheme has increased from 156 in 2002 to 157 in 2003.

## *Section 9*

### Non-Credible Rate Groups



## NON-CREDIBLE RATE GROUPS

Ideally, each rate group defined in the Workplace Safety and Insurance Board's classification scheme should be credible, that is, large enough so that reasonably reliable estimates can be made for deriving premium rates from a rate group's own claims experience. Although this is generally the case, particular industries or services in Ontario can decline substantially as the economy undergoes changes and this can lead to a situation where a previously credible rate group becomes non-credible. In addition, some rate groups have reduced the number of injuries to a level where there is not enough information available to estimate the average cost of a claim and, as a result, the rate group becomes non-credible. As part of the ongoing activity of ratemaking, the Workplace Safety and Insurance Board (WSIB) monitor the credibility of rate groups.

When the WSIB is concerned that a particular rate group has become non-credible, and is likely to remain non-credible, the WSIB may decide to remove such a rate group from the classification scheme through some form of rate group merger, as of a specified date. Employers in the affected industries or services would continue to be insured, but under another rate group.

Since the original development of the WSIB's current classification scheme, which was introduced in 1993, a number of rate groups have become non-credible. Different approaches have been used to address the issue of non-credibility, depending on the circumstances of each rate group.

Data supporting the 2003 premium rates shows that six rate groups are not fully credible for the purpose of ratemaking. Never the less, each of them has a credibility factor of 77% or above and as these factors are reasonably high, all six of these rate groups were deemed credible for 2003 premium rates setting.

It is possible that the experience of some of the non-credible rate groups may naturally return to a fully credible level, eliminating the need for additional review. However, it is expected that for some of these rate groups, the lack of credibility would need to be addressed more formally by the WSIB, possibly through reclassifications or rate group mergers.

# *Section 10*

## Glossary of Acronyms





## GLOSSARY OF ACRONYMS

<u>ACRONYM</u>	<u>DEFINITION</u>
CSAO	Construction Safety Association of Ontario
CSPAAT	Commission de la sécurité professionnelle et de l'assurance contre les accidents du travail
ESAO	Education Safety Association of Ontario
EUSA	Electrical & Utilities Safety Association
FSA	Farm Safety Association
HCHSA	Health Care Health and Safety Association
IAPA	Industrial Accident Prevention Association
LTI	Lost Time Injury
LTI Rate	Lost Time Injury Rate
MASHA	Mines and Aggregates Safety and Health Association
MHSA	Municipal Health and Safety Association
OFSWA	Ontario Forestry Safe Workplace Association
OSSA	Ontario Service Safety Alliance
PPHSA	Pulp and Paper Health and Safety Association
SWA	Safe Workplace Association
THSAO	Transportation Health & Safety Association of Ontario
UL	Unfunded Liability
WSIB	Workplace Safety and Insurance Board

# *Section 11*

## Contact Information



## CONTACT INFORMATION

### 1. Premium Rates Information

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

Actuarial Services Division  
Workplace Safety and Insurance Board  
Telephone: (416) 344-4487  
Facsimile: (416) 344-4499

### 2. Revenue Information and Data Requests

For more information about individual employer accounts, or for current data requests, please contact:

Employer Client Call Centre  
Workplace Safety and Insurance Board  
Telephone: (416) 344-1004 or (416) 344-1005  
Toll Free: 1-800-387-0750  
Facsimile: (416) 344-3382

### 3. WSIB Website

For further information for both employers and employees, including prevention initiatives, forms and policy reports, please visit our website at:

[www.wsib.on.ca](http://www.wsib.on.ca)

The information contained on the website is continuously maintained and regularly updated.

