



WSIB **2004**
Premium Rates **MANUAL**

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SECTION 1

Introduction

INTRODUCTION

a. 2004 Premium Rates Summary

The WSIB Board of Directors has set the 2004 average premium rate for Schedule 1 employers at \$2.19 for every \$100 insurable earnings – the same as the average premium rate for 2003.

The average rate for 2004 is the result of careful review of the WSIB' funding strategy, and valuable input from stakeholders representing employers in a wide range of industries. In early July, the WSIB consulted on effective and responsible funding options to maintain financial security while eliminating the unfunded liability by 2014. The consensus recommendation of the stakeholders was for a zero percent rate change in 2004.

The 2004 average rate takes into account employers' concerns about harsh financial realities facing Ontario businesses in the wake of the SARS outbreak and other economic factors.

The zero percent average premium rate change does not mean rates will stay the same for all Ontario employers. Premium rates for individual rate groups have been recalculated.

The WSIB is committed to reducing the unfunded liability. Reducing the unfunded liability is essential to the long-term financial stability of the system. Moreover, the WSIB remains committed to the principle of setting annual rates at levels appropriate to our costs for the year.

For several years, the WSIB has observed a steady decline in the number of workplace injuries and illnesses serious enough to require time off work. The WSIB and its partners in Ontario's workplace health and safety system support the efforts of employers and workers to make their workplaces safer and healthier. These efforts are mitigating the effect of rising claims costs on premium rates.

The classification scheme that defines the many rate groups used in setting premium rates has had only minor changes for 2004. Consequently, the number of rate groups in Schedule 1 remains at 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*.

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.

The WSIB receives no government funding or assistance. WSIB revenue must cover all costs associated with both new and existing claims. 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.

At \$6,591 million as of the end of 2002, the unfunded liability is at a significantly lower level than its 1993 peak of \$11,532 million. The funding ratio (the ratio of our assets to our liabilities) stood at 63.8 per cent in 2002.

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 “gain and loss” 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 2004 premium rates, the gains and losses relate to accident years 1999 through 2001.

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 2004 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’ 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 not changed from 2003. More information about classification scheme changes can be found in Section 8 of this manual. Additional details about the classification scheme itself can be obtained by consulting the WSIB' *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 2004 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' administrative expenses, accident prevention costs, and other statutory obligations for the premium year,
- c) the charge towards retiring the WSIB' unfunded liability in accordance with the WSIB' strategy to be fully funded by the year 2014, and
- d) The gains and losses generated by claims cost experience of accident years 1999 through 2001.

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 2004 premium rates are based on claims experience and insurable earnings data for the most recent five years. That is, for the period from 1998 through 2002 inclusive.

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' 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' official forecast are shown below.

Economic Assumptions Supporting The 2004 Premium Rates				
Class	Earnings Growth 2002-2003	Earnings Growth 2003-2004	Employment Growth 2002-2003	Employment Growth 2003-2004
Class A: Forest Products	2.00%	2.00%	-1.00%	0.00%
Class B: Mining and Related Industries	3.00%	2.00%	4.20%	3.00%
Class C: Other Primary Industries	2.10%	5.80%	-1.00%	-0.90%
Class D: Manufacturing	1.10%	2.50%	-0.40%	1.00%
Class E: Transportation And Storage	1.50%	1.50%	2.10%	1.20%
Class F: Retail and Wholesale Trades	1.90%	1.60%	2.10%	1.80%
Class G: Construction	1.80%	1.30%	2.00%	2.00%
Class H: Government and Related Services	1.80%	1.40%	0.00%	-0.70%
Class I: Other Services	1.30%	1.00%	0.50%	0.50%
Schedule 1	1.44%	1.76%	0.66%	0.87%

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 2003. 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).



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SECTION 2

*Definition of 2004
Premium Rate Components*

DEFINITION OF 2004 PREMIUM RATE COMPONENTS

A. New Claims Cost

- | | | |
|----|-----------------------|---|
| 1. | Gross New Claims Cost | The estimated cost of new claims for accidents expected to occur during 2004 |
| 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 transfer charge levied to fund SIEF |

B. Overhead Expenses

- | | | |
|----|-------------------------|---|
| 1. | Administrative Expenses | Operating expenses of the WSIB estimated for the year 2004 |
| 2. | Legislative Obligations | Expenses the WSIB is required to fund under the <i>Occupational Health and Safety Act</i> and the <i>Workplace Safety and Insurance Act</i> |
| 3. | Accident Prevention | Expenses for the Safe Workplace Associations (SWA') estimated for 2004 |
| 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
years 1999 through 2001

E. Premium Rate

Total cost per \$100 of insurable earnings
required to fund new claims, overhead, and
unfunded liability



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SECTION 3

Summary of Allocation Rules

SUMMARY OF ALLOCATION RULES FOR 2004 PREMIUM RATES

A. New Claims Cost

Gross new claims costs are determined at the class level. However, rate groups belonging to a class pay them.

The share of the class gross new claims cost charged to a member rate group is based on the number of Lost Time Injuries (LTI), 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 and transfer charge for 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 classes are the sum of expenses for member rate groups.

C. Unfunded Liability

Unfunded Liability (UL) charges is determined for Schedule 1 as a whole. However, rate groups pay it.

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 2004 premium rates, gains and losses are based on accident years 1999 through 2001.

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.



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SECTION 4

*2004 Premium Rates
For Each Rate Group, by Class*

2004 Premium Rates

<u>Rate Group</u>	<u>Description</u>	2004 Premium Rate (\$)
030	LOGGING	11.36
033	MILL PRODUCTS AND FORESTRY SERVICES	7.83
036	VENEERS, PLYWOOD AND WOOD PRESERVATION	4.90
039	PULP, NEWSPRINT AND SPECIALTY PAPERS	2.02
041	CORRUGATED BOXES	2.75
	CLASS A: FOREST PRODUCTS	4.57

(Premium Rates for Class B appear on next page)

2004 Premium Rates

<u>Rate Group</u>	<u>Description</u>	2004 Premium Rate (\$)
110	GOLD MINES	7.80
113	NICKEL MINES	5.49
119	OTHER MINES	5.32
134	AGGREGATES	5.38
CLASS B: MINING AND RELATED INDUSTRIES		6.04

(Premium Rates for Class C appear on next page)

2004 Premium Rates

<u>Rate Group</u>	<u>Description</u>	2004 Premium Rate (\$)
159	LIVESTOCK FARMS	6.45
167	FIELD CROP, FRUIT AND VEGETABLE FARMS	2.21
174	TOBACCO AND MUSHROOM FARMS	3.29
181	FISHING AND MISCELLANEOUS FARMING	3.22
184	POULTRY FARMS AND AGRICULTURAL SERVICES	2.13
190	LANDSCAPING AND RELATED SERVICES	5.07
	CLASS C: OTHER PRIMARY INDUSTRIES	3.57

(Premium Rates for Class D appear on next page)

2004 Premium Rates

<u>Rate Group</u>	<u>Description</u>	2004 Premium Rate (\$)
207	MEAT AND FISH PRODUCTS	4.06
210	POULTRY PRODUCTS	3.56
214	FRUIT AND VEGETABLE PRODUCTS	1.89
216	DAIRY PRODUCTS	1.57
220	OTHER BAKERY PRODUCTS	3.93
222	CONFECTIONERY	1.38
223	BISCUITS, SNACK FOODS AND OTHER FOOD PRODUCTS	1.93
226	CRUSHED AND GROUND FOODS	1.61
230	ALCOHOLIC BEVERAGES	1.24
231	SOFT DRINKS	2.37
237	TIRES AND TUBES	3.66
238	OTHER RUBBER PRODUCTS	2.71
258	FOAMED AND EXPANDED PLASTIC PRODUCTS	2.17
261	PLASTIC FILM AND SHEETING	1.82
263	OTHER PLASTIC PRODUCTS	3.17
273	TANNERIES AND LEATHER PRODUCTS	2.77
289	CLOTH, CARPETS AND TEXTILE PRODUCTS	3.79
301	CLOTHING, FIBRE AND YARN	1.83
308	MILLWORK AND OTHER WOOD INDUSTRIES	5.44
311	WOODEN CABINETS	4.70
312	WOODEN BOXES AND PALLETS	7.84
322	UPHOLSTERED FURNITURE	2.80
323	METAL FURNITURE	2.32
325	WOODEN AND OTHER NON-METAL FURNITURE	4.10
328	FURNITURE PARTS AND FIXTURES	3.54
333	PRINTING, PLATEMAKING AND BINDING	1.45
335	PUBLISHING	0.60
338	FOLDING CARTONS	1.77
341	PAPER PRODUCTS	2.31
352	STEEL AND OTHER SMELTING AND REFINING INDUSTRIES	2.05
358	FOUNDRIES	4.11
361	NON-FERROUS METAL INDUSTRIES	2.59
370	METAL TANKS	4.75
374	DOORS AND WINDOWS	3.67

2004 Premium Rates

<u>Rate Group</u>	<u>Description</u>	2004 Premium Rate (\$)
375	STRUCTURAL AND ARCHITECTURAL PRODUCTS	4.09
377	COATING OF METAL PRODUCTS	3.96
379	HARDWARE, TOOLS AND CUTLERY	2.30
382	METAL DIES, MOULDS AND PATTERNS	1.64
383	HEATING, REFRIGERATION AND AIR CONDITIONING EQUIPMENT	2.28
385	MACHINE SHOPS	2.39
387	OTHER METAL FABRICATING INDUSTRIES	3.25
389	METAL CLOSURES AND CONTAINERS	2.68
390	OTHER STAMPED AND PRESSED METAL PRODUCTS	2.58
393	WIRE PRODUCTS	2.54
402	MAJOR APPLIANCES AND TRANSMISSION EQUIPMENT	2.01
403	OTHER MACHINERY AND EQUIPMENT	1.49
406	ELEVATORS AND ESCALATORS	2.70
408	BOILERS, PUMPS AND FANS	2.13
411	AGRICULTURAL, CONSTRUCTION AND MINING MACHINERY	3.10
417	AIRCRAFT MANUFACTURING	1.07
419	MOTOR VEHICLE ASSEMBLY	2.58
420	MOTOR VEHICLE ENGINE MANUFACTURING	1.47
421	OTHER MOTOR VEHICLE PARTS AND EQUIPMENT	2.58
424	MOTOR VEHICLE STAMPINGS	2.58
425	MOTOR VEHICLE WHEELS AND BRAKES	2.58
428	MOTOR VEHICLE FABRIC ACCESSORIES	2.29
432	TRUCKS, BUSES AND TRAILERS	3.34
442	RAILROAD ROLLING STOCK	2.30
460	LIGHTING AND SMALL ELECTRICAL APPLIANCES	2.15
466	COMMUNICATION AND ENERGY WIRE PRODUCTS	2.09
468	ELECTRONIC EQUIPMENT & OTHER COMMUNICATION DEVICES	0.30
477	INDUSTRIAL ELECTRICAL EQUIPMENT	1.15
485	BRICKS, CERAMICS AND ABRASIVES	3.91
496	CONCRETE PRODUCTS	5.18
497	READY-MIX CONCRETE	3.60
501	NON-METALLIC MINERAL PRODUCTS	2.42
502	GLASS PRODUCTS	2.38
507	PETROLEUM AND COAL PRODUCTS	0.80
512	RESINS, PAINT, INK AND ADHESIVES	1.47

2004 Premium Rates

<u>Rate Group</u>	<u>Description</u>	2004 Premium Rate (\$)
514	PHARMACEUTICALS AND MEDICINES	0.50
517	SOAP AND TOILETRIES	1.20
524	CHEMICAL INDUSTRIES	1.21
529	JEWELRY AND INSTRUMENTS	0.98
533	SIGNS AND DISPLAYS	3.53
538	SPORTING GOODS AND TOYS	4.71
542	OTHER MANUFACTURED PRODUCTS	2.14
	CLASS D: MANUFACTURING	2.15

(Premium Rates for Class E appear on next page)

2004 Premium Rates

<u>Rate Group</u>	<u>Description</u>	2004 Premium Rate (\$)
551	AIR TRANSPORT INDUSTRIES	1.66
553	AIR TRANSPORT SERVICES	1.12
560	WAREHOUSING	2.80
570	GENERAL TRUCKING	5.83
577	COURIER SERVICES	2.75
580	MISCELLANEOUS TRANSPORT INDUSTRIES	4.15
584	SCHOOL BUSES	2.60
590	AMBULANCE SERVICES	6.29
	CLASS E: TRANSPORTATION AND STORAGE	4.58

(Premium Rates for Class F appear on next page)

2004 Premium Rates

<u>Rate Group</u>	<u>Description</u>	2004 Premium Rate (\$)
604	FOOD, SALES	2.36
606	GROCERY AND CONVENIENCE STORES	1.30
607	SPECIALTY FOOD STORES	3.11
608	BEER STORES	3.62
612	AGRICULTURAL PRODUCTS, SALES	2.45
630	VEHICLE SERVICES AND REPAIRS	3.57
633	PETROLEUM PRODUCTS, SALES	1.75
636	OTHER SALES	1.22
638	PHARMACIES	0.44
641	CLOTHING STORES	0.95
657	AUTOMOBILE AND TRUCK DEALERS	0.62
668	COMPUTER, ELECTRONIC AND ELECTRICAL EQUIPMENT, SALES	0.38
670	MACHINERY AND OTHER VEHICLES, SALES	1.54
681	LUMBER AND BUILDERS SUPPLY	2.80
685	METAL PRODUCTS, WHOLESALE	3.03
689	WASTE MATERIALS RECYCLING	7.25
	CLASS F: RETAIL AND WHOLESALE TRADES	1.58

(Premium Rates for Class G appear on next page)

2004 Premium Rates

<u>Rate Group</u>	<u>Description</u>	2004 Premium Rate (\$)
704	ELECTRICAL AND INCIDENTAL CONSTRUCTION SERVICES	3.03
707	MECHANICAL AND SHEET METAL WORK	3.83
711	ROADBUILDING AND EXCAVATING	4.20
719	INSIDE FINISHING	6.83
723	INDUSTRIAL, COMMERCIAL & INSTITUTIONAL CONSTRUCTION	4.83
728	ROOFING	12.34
732	HEAVY CIVIL CONSTRUCTION	5.84
737	MILLWRIGHTING AND WELDING	6.70
741	MASONRY	12.21
748	FORM WORK AND DEMOLITION	16.47
751	SIDING AND OUTSIDE FINISHING	8.12
764	HomeBUILDING	10.43
	CLASS G: CONSTRUCTION	6.08

(Premium Rates for Class H appear on next page)

2004 Premium Rates

<u>Rate Group</u>	<u>Description</u>	2004 Premium Rate (\$)
810	SCHOOL BOARDS	0.65
817	EDUCATIONAL FACILITIES	0.35
830	POWER AND TELECOMMUNICATION LINES	3.66
833	ELECTRIC POWER GENERATION	0.77
835	OIL, POWER AND WATER DISTRIBUTION	1.15
838	NATURAL GAS DISTRIBUTION	0.31
845	LOCAL GOVERNMENT SERVICES	1.62
851	HOMES FOR NURSING CARE	2.76
852	HOMES FOR RESIDENTIAL CARE	2.76
853	HOSPITALS	0.85
857	NURSING SERVICES	2.13
858	GROUP HOMES	2.41
861	TREATMENT CLINICS AND SPECIALIZED SERVICES	0.85
875	PROFESSIONAL OFFICES AND AGENCIES	0.60
	CLASS H: GOVERNMENT AND RELATED SERVICES	1.05

(Premium Rates for Class I appear on next page)

2004 Premium Rates

<u>Rate Group</u>	<u>Description</u>	2004 Premium Rate (\$)
905	APARTMENT AND CONDOMINIUM SERVICES	2.41
908	OTHER REAL ESTATE SERVICES	1.26
911	SECURITY AND INVESTIGATION SERVICES	1.61
919	RESTAURANTS AND CATERING	1.76
921	HOTELS, MOTELS AND CAMPING	2.72
923	JANITORIAL SERVICES	3.36
929	SUPPLY OF NON-CLERICAL LABOUR	4.82
933	EQUIPMENT RENTAL AND REPAIR SERVICES	2.76
937	RECREATIONAL SERVICES AND FACILITIES	1.56
944	PERSONAL SERVICES	2.36
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	3.15
981	MEMBERSHIP ORGANIZATIONS	0.58
983	COMMUNICATIONS INDUSTRIES	0.35
	CLASS I: OTHER SERVICES	1.20
	SCHEDULE 1	2.19



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SECTION 5

*For Each Classification Unit,
by Class*

2004 PREMIUM RATES

<u>Classification Unit</u>	<u>Description</u>	<u>Class</u>	<u>Rate Group</u>	<u>2004 Premium Rate (\$)</u>
0411-099	Logging Operations	A	30	11.36
0511-001	Reforestation Services	A	33	7.83
0511-002	Other Forestry Services	A	33	7.83
2511-000	Shingles and Shakes	A	33	7.83
2512-000	Sawmill and Planing Mill Products	A	33	7.83
2521-099	Veneer and Plywood Operations	A	36	4.90
2591-000	Wood Preservation	A	36	4.90
2592-000	Particle Board	A	36	4.90
2593-000	Wafer Board	A	36	4.90
2711-099	Pulp and Newsprint Operations	A	39	2.02
2713-000	Paperboard	A	39	2.02
2714-000	Building Board	A	39	2.02
2719-000	Specialty Paper Operations	A	39	2.02
2733-000	Paper Bags	A	39	2.02
2793-000	Paper Consumer Products	A	39	2.02
2732-000	Corrugated Box Operations	A	41	2.75

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

2004 PREMIUM RATES

Classification				2004
Unit	Description	Class	Rate	Premium
			Group	Rate
				(\$)
0611-000	Gold Mine Operations	B	110	7.80
0921-100	Gold Mines, Contracting	B	110	7.80
0613-000	Nickel Mine Operations	B	113	5.49
0921-200	Nickel Mines, Contracting	B	113	5.49
0612-000	Copper and Copper-zinc Mines	B	119	5.32
0614-000	Silver Mines	B	119	5.32
0615-000	Molybdenum Mines	B	119	5.32
0617-000	Iron Mines	B	119	5.32
0619-000	Other Metal Mines	B	119	5.32
0621-000	Asbestos Mines	B	119	5.32
0622-000	Peat Operations	B	119	5.32
0623-000	Gypsum Mines	B	119	5.32
0624-000	Potash Mines	B	119	5.32
0625-000	Salt Mines	B	119	5.32
0629-000	Other Non-metal Mines	B	119	5.32
0631-099	Coal Mines	B	119	5.32
0711-099	Crude Oil and Natural Gas	B	119	5.32
0911-000	Contract Drilling, Oil and Gas	B	119	5.32
0919-000	Other Services Incidental to Crude Oil	B	119	5.32
0921-300	Other Mines, Contracting	B	119	5.32
0929-001	Other Services Incidental to Mining	B	119	5.32
0811-000	Granite Quarries	B	134	5.38
0812-000	Limestone Quarries	B	134	5.38
0813-000	Marble Quarries	B	134	5.38
0814-000	Sandstone Quarries	B	134	5.38
0815-000	Shale Quarries	B	134	5.38
0821-000	Sand and Gravel Pit Operations	B	134	5.38

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

2004 PREMIUM RATES

<u>Classification</u> <u>Unit</u>	<u>Description</u>	<u>Class</u>	<u>Rate</u> <u>Group</u>	<u>2004</u> <u>Premium</u> <u>Rate</u> <u>(\$)</u>
0111-000	Dairy Farms	C	159	6.45
0112-000	Cattle Farms	C	159	6.45
0113-000	Hog Farms	C	159	6.45
0115-000	Sheep and Goat Farms	C	159	6.45
0119-000	Livestock Combination Farms	C	159	6.45
0122-000	Horse and Other Equine Farms	C	159	6.45
0239-002	Barn Cleaning	C	159	6.45
0131-000	Wheat Farms	C	167	2.21
0132-000	Small-grain Farms	C	167	2.21
0133-000	Oilseed Farms	C	167	2.21
0134-000	Grain Corn Farms	C	167	2.21
0135-000	Forage, Seed, and Hay Farms	C	167	2.21
0136-000	Dry Field Pea and Bean Farms	C	167	2.21
0138-000	Potato Farms	C	167	2.21
0139-000	Other Field Crop Farms	C	167	2.21
0141-000	Field Crop Combination Farms	C	167	2.21
0151-001	Fruit Farms	C	167	2.21
0151-002	Grape Growers	C	167	2.21
0152-000	Other Vegetable Farms	C	167	2.21
0159-000	Fruit and Vegetable Combination Farms	C	167	2.21
0171-000	Livestock, Field Crop, and Horticultural Combination Farms	C	167	2.21
0137-000	Tobacco Farm Operations	C	174	3.29
0161-000	Mushroom Farm Operations	C	174	3.29
0121-000	Honey and Other Apiary Product Farms	C	181	3.22
0123-000	Furs and Skins, Ranch	C	181	3.22
0129-000	Other Animal Specialty Farms	C	181	3.22
0162-000	Greenhouses	C	181	3.22
0163-000	Plant Nurseries	C	181	3.22
0169-000	Other Horticultural Specialties	C	181	3.22
0311-099	Fishing	C	181	3.22
0331-099	Furs, Skins, and Other Trapping	C	181	3.22
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

2004 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	2004 Premium Rate (\$)
0229-002	Tree Surgery and Removal	C	190	5.07
4212-000	Water Well Drilling	C	190	5.07
4219-000	Landscaping and Interlocking Brick	C	190	5.07
9959-002	Lawn Maintenance Services	C	190	5.07

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

2004 PREMIUM RATES

Classification				2004
Unit	Description	Class	Rate	Premium
			Group	Rate
				(\$)
1011-001	Meat and Meat Products	D	207	4.06
1011-002	Deadstock	D	207	4.06
1021-000	Fish Products	D	207	4.06
1012-000	Poultry Operations	D	210	3.56
1031-000	Canned and Preserved Fruits and Vegetables	D	214	1.89
1032-000	Frozen Fruits and Vegetables	D	214	1.89
1041-000	Fluid Milk	D	216	1.57
1049-000	Other Dairy Products	D	216	1.57
1072-000	Other Bakery Operations	D	220	3.93
1082-000	Chewing Gum	D	222	1.38
1083-000	Sugar and Chocolate Confectionery	D	222	1.38
1071-000	Biscuit Operations	D	223	1.93
1092-000	Dry Pasta Products	D	223	1.93
1093-000	Snack Food Operations	D	223	1.93
1099-000	Other Food Operations	D	223	1.93
1051-000	Cereal Grain Flour	D	226	1.61
1052-000	Prepared Flour Mixes and Cereal Foods	D	226	1.61
1053-000	Feed Operations	D	226	1.61
1061-000	Vegetable Oil Mills	D	226	1.61
1081-000	Cane and Beet Sugar	D	226	1.61
1091-000	Tea and Coffee	D	226	1.61
1211-000	Leaf Tobacco	D	226	1.61
1221-000	Tobacco Products	D	226	1.61
1094-000	Malt and Malt Flour	D	230	1.24
1121-000	Distillery Products	D	230	1.24
1131-001	Brewery Products	D	230	1.24
1131-002	Home Brewing Centres	D	230	1.24
1141-000	Wine	D	230	1.24
1111-000	Soft Drinks	D	231	2.37
1511-000	Tire and Tube Operations	D	237	3.66
5521-002	Tire Vulcanizing and Retreading	D	237	3.66
1521-000	Rubber Hose and Belting	D	238	2.71
1599-000	Other Rubber Operations	D	238	2.71
1611-000	Foamed and Expanded Plastic Product Operations	D	258	2.17

2004 PREMIUM RATES

Classification			Rate	2004
Unit	Description	Class	Group	Premium
				Rate
				(\$)
1631-000	Plastic Film and Sheeting Operations	D	261	1.82
3993-001	Fabric Coating Operations	D	261	1.82
1621-000	Plastic Pipe and Fitting Operations	D	263	3.17
1691-000	Plastic Bag Operations	D	263	3.17
1699-000	Other Plastic Product Operations	D	263	3.17
1711-000	Leather Tanneries	D	273	2.77
1712-000	Footwear	D	273	2.77
1713-000	Luggage, Purses and Handbags	D	273	2.77
1719-000	Other Leather and Allied Products	D	273	2.77
2495-000	Fur Goods	D	273	2.77
1821-000	Wool Yarn and Woven Cloth	D	289	3.79
1829-000	Other Spun Yarn and Woven Cloth Operations	D	289	3.79
1831-000	Broad Knitted Fabrics	D	289	3.79
1911-000	Natural Fibres Processing and Felt Products	D	289	3.79
1921-000	Carpet, Mat, and Rug Operations	D	289	3.79
1931-000	Canvas and Related Products	D	289	3.79
1991-000	Narrow Fabrics	D	289	3.79
1992-000	Contract Textile Dyeing and Finishing	D	289	3.79
1993-000	Household Products of Textile Materials	D	289	3.79
1994-000	Hygiene Products of Textile Materials	D	289	3.79
1995-000	Tire and Cord Fabric	D	289	3.79
1999-000	Other Processed Textile Products	D	289	3.79
1811-000	Fibre and Filament Yarn Operations	D	301	1.83
2431-099	Men's and Boys' Clothing	D	301	1.83
2435-000	Men's and Boys' Clothing Contractors	D	301	1.83
2441-099	Women's Clothing	D	301	1.83
2445-000	Women's Clothing Contractors	D	301	1.83
2451-000	Children's Clothing	D	301	1.83
2491-000	Sweaters	D	301	1.83
2492-000	Occupational Clothing	D	301	1.83
2493-000	Gloves	D	301	1.83
2494-000	Hosiery	D	301	1.83
2496-000	Foundation Garments	D	301	1.83
2499-000	Other Clothing and Apparel Operations	D	301	1.83
2541-000	Prefabricated Wooden Buildings	D	308	5.44
2549-000	Other Millwork Products	D	308	5.44
2599-000	Other Wood Operations	D	308	5.44
2542-000	Wooden Cabinet Operations	D	311	4.70
2561-000	Wooden Box and Pallet Operations	D	312	7.84

2004 PREMIUM RATES

Classification			Rate	2004
Unit	Description	Class	Group	Premium
				Rate
				(\$)
2612-000	Upholstered Household Furniture	D	322	2.80
6213-000	Furniture Refinishing and Repair Shops	D	322	2.80
2619-000	Metal Household Furniture	D	323	2.32
2641-099	Metal Office and Institutional Furniture and Fixtures	D	323	2.32
2581-000	Coffins and Caskets	D	325	4.10
2611-000	Wooden Household Furniture	D	325	4.10
2649-099	Non-metal Office and Institutional Furniture and Fixtures	D	325	4.10
2691-000	Bed Springs and Mattresses	D	328	3.54
2699-000	Other Furniture Parts and Fixtures	D	328	3.54
2811-000	Business Forms Printing	D	333	1.45
2819-000	Other Commercial Printing	D	333	1.45
2821-001	Platemaking, Typesetting, and Binding Operations	D	333	1.45
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	1.77
2791-000	Coated and Treated Products	D	341	2.31
2792-000	Stationery Products	D	341	2.31
2799-000	Other Converted Paper Products	D	341	2.31
2919-000	Other Primary Steel Operations	D	352	2.05
2921-000	Steel Pipe and Tube Operations	D	352	2.05
2959-000	Other Primary Smelting and Refining Operations	D	352	2.05
2911-000	Ferro-alloys	D	358	4.11
2912-000	Steel Foundries	D	358	4.11
2941-000	Iron Foundry Operations	D	358	4.11
2951-000	Primary Production of Aluminum	D	361	2.59
2961-000	Aluminum Rolling, Casting, and Extruding	D	361	2.59
2971-000	Copper and Copper Alloy Rolling, Casting, and Extruding	D	361	2.59
2999-000	Other Rolled, Cast, and Extruded Non-ferrous Metal Products	D	361	2.59
3021-000	Metal Tank Operations	D	370	4.75
2543-000	Wooden Door and Window Operations	D	374	3.67
3031-000	Other Door and Window Operations	D	374	3.67

2004 PREMIUM RATES

<u>Classification</u>	<u>Description</u>	<u>Class</u>	<u>Rate</u> <u>Group</u>	<u>2004</u> <u>Premium</u> <u>Rate</u> <u>(\$)</u>
<u>Unit</u>				
3022-000	Plate Work	D	375	4.09
3023-000	Pre-engineered Metal Buildings	D	375	4.09
3029-000	Other Fabricated Structural Metal Products	D	375	4.09
3032-000	Portable and Other Prefabricated Metal Buildings	D	375	4.09
3039-000	Other Ornamental and Architectural Metal Products	D	375	4.09
3244-000	Mobile Buildings	D	375	4.09
3271-099	Metal Boat and Ship Building Operations	D	375	4.09
3041-001	Other Metal Coating	D	377	3.96
3041-002	Powder Painting	D	377	3.96
3061-000	Basic Hardware	D	379	2.30
3063-000	Hand Tools and Implements	D	379	2.30
3069-000	Other Hardware, Tools, and Cutlery	D	379	2.30
3062-000	Metal Die, Mould, and Pattern Operations	D	382	1.64
3071-000	Heating Equipment	D	383	2.28
3121-000	Commercial Refrigeration and Air Conditioning Equipment	D	383	2.28
3081-001	General Machine Shops	D	385	2.39
3081-002	Automotive Machine Shops	D	385	2.39
3091-000	Metal Plumbing Fixtures and Fittings	D	387	3.25
3092-000	Metal Valves	D	387	3.25
3099-001	Other Metal Fabricating Operations	D	387	3.25
3099-002	Metal Heat Treating	D	387	3.25
3042-000	Metal Closure and Container Operations	D	389	2.68
3049-000	Other Stamped and Pressed Metal Product Operations	D	390	2.58
3051-000	Upholstery and Coil Springs	D	393	2.54
3052-000	Wire and Wire Rope	D	393	2.54
3053-000	Industrial Fasteners	D	393	2.54
3059-000	Other Wire Products	D	393	2.54
3992-000	Buttons, Buckles, and Clothes Fasteners	D	393	2.54
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	1.49
3199-000	Other Machinery and Equipment Operations	D	403	1.49
3192-002	Elevator and Escalator and Parts Manufacturing	D	406	2.70
4291-001	Elevator and Escalator Installation, Service, and Repair	D	406	2.70
3011-000	Power Boiler and Heat Exchanger Operations	D	408	2.13
3191-000	Compressor, Pump, and Industrial Fan Operations	D	408	2.13

2004 PREMIUM RATES

<u>Classification</u> <u>Unit</u>	<u>Description</u>	<u>Class</u>	<u>Rate</u> <u>Group</u>	<u>2004</u> <u>Premium</u> <u>Rate</u> <u>(\$)</u>
3111-000	Agricultural Implement Operations	D	411	3.10
3192-001	Construction and Mining Machinery Operations	D	411	3.10
3211-000	Aircraft and Aircraft Parts Operations	D	417	1.07
3231-000	Motor Vehicle Assembly Operations	D	419	2.58
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	2.58
3254-000	Motor Vehicle Steering and Suspension Parts	D	421	2.58
3256-000	Motor Vehicle Plastic Parts	D	421	2.58
3259-001	Other Motor Vehicle Accessories, Parts, and Assemblies	D	421	2.58
3259-002	Powder Metallurgy Products	D	421	2.58
3259-003	Motor Vehicle Air Conditioners	D	421	2.58
3299-000	Other Transportation Equipment	D	421	2.58
3253-000	Motor Vehicle Stamping Operations	D	424	2.58
3255-000	Motor Vehicle Wheel and Brake Operations	D	425	2.58
3257-000	Motor Vehicle Fabric Accessory Operations	D	428	2.29
3241-000	Truck and Bus Body Operations	D	432	3.34
3242-000	Commercial Trailer Operations	D	432	3.34
3261-000	Railroad Rolling Stock Operations	D	442	2.30
3311-001	Small Electrical Appliance Operations	D	460	2.15
3311-002	Vacuum Cleaners and Systems	D	460	2.15
3331-000	Lighting Fixtures	D	460	2.15
3332-000	Lamps and Shades	D	460	2.15
3333-000	Electric Lamps (bulbs and tubes)	D	460	2.15
3252-002	Wiring Harnesses	D	466	2.09
3341-000	Compact Disc Players, Radios, and Television Receivers	D	466	2.09
3381-000	Communication and Energy Wire and Cable Products	D	466	2.09

2004 PREMIUM RATES

<u>Classification</u> <u>Unit</u>	<u>Description</u>	<u>Class</u>	<u>Rate</u> <u>Group</u>	<u>2004</u> <u>Premium</u> <u>Rate</u> <u>(\$)</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	1.15
3379-000	Industrial Electrical Equipment Operations	D	477	1.15
3392-000	Non-current-carrying Wiring Devices	D	477	1.15
3399-000	Other Electrical Products	D	477	1.15
3511-000	Bricks, Tiles, and Clay Products	D	485	3.91
3512-000	Ceramic, Porcelain, and China Operations	D	485	3.91
3571-000	Abrasives Operations	D	485	3.91
3591-000	Refractories	D	485	3.91
3541-000	Concrete Pipe	D	496	5.18
3542-000	Structural Concrete Products	D	496	5.18
3549-000	Other Concrete Products	D	496	5.18
3551-000	Ready-mix Concrete Operations	D	497	3.60
3521-000	Hydraulic Cement	D	501	2.42
3581-000	Lime Operations	D	501	2.42
3592-000	Asbestos Products	D	501	2.42
3593-000	Gypsum Products	D	501	2.42
3594-000	Non-metallic Mineral Insulating Material Operations	D	501	2.42
3599-000	Other Non-metallic Mineral Products	D	501	2.42
3561-000	Primary Glass and Glass Container Operations	D	502	2.38
3562-000	Other Glass Products	D	502	2.38
2721-000	Asphalt Roofing	D	507	0.80
3611-000	Refined Petroleum Products	D	507	0.80
3612-000	Lubricating Oil and Grease	D	507	0.80
3699-000	Other Petroleum and Coal Products	D	507	0.80
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	0.50

2004 PREMIUM RATES

Classification				2004
Unit	Description	Class	Rate	Premium
			Group	Rate
				(\$)
3761-000	Soap and Cleaning Compound Operations	D	517	1.20
3771-000	Toiletry Operations	D	517	1.20
3711-001	Industrial Inorganic Chemicals	D	524	1.21
3711-002	Compressed Gas	D	524	1.21
3712-000	Industrial Organic Chemicals	D	524	1.21
3721-000	Chemical Fertilizer and Fertilizer Materials	D	524	1.21
3722-000	Mixed Fertilizers	D	524	1.21
3729-000	Other Agricultural Chemicals	D	524	1.21
3799-001	Other Chemical Products	D	524	1.21
3799-002	Explosives	D	524	1.21
3911-000	Indicating, Recording, and Controlling Instruments	D	529	0.98
3912-000	Other Instruments	D	529	0.98
3913-000	Clocks and Watches	D	529	0.98
3914-000	Ophthalmic Goods	D	529	0.98
3921-001	Jewelry and Silverware Operations	D	529	0.98
3921-002	Arts and Crafts	D	529	0.98
3922-000	Precious Metal Secondary Refining	D	529	0.98
3999-002	Dental Laboratories	D	529	0.98
3999-003	Other Medical Products	D	529	0.98
3999-004	Art Supplies	D	529	0.98
9999-003	Artists	D	529	0.98
3971-000	Sign and Display Operations	D	533	3.53
3931-000	Sporting Goods Operations	D	538	4.71
3932-000	Toys and Games	D	538	4.71
3991-000	Brooms, Brushes, and Mops	D	538	4.71
3999-001	Other Manufacturing Operations	D	542	2.14

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

2004 PREMIUM RATES

Classification			Rate	2004
Unit	Description	Class	Group	Premium
				Rate
				(\$)
4511-000	Scheduled Air Transport	E	551	1.66
4512-000	Non-scheduled Chartered Air Transport	E	551	1.66
4513-000	Non-scheduled Specialty Air Transport	E	551	1.66
4521-001	Airport Operations	E	553	1.12
4521-002	Private Airfields	E	553	1.12
4522-000	Aircraft Rental and Leasing	E	553	1.12
4523-000	Aircraft Servicing	E	553	1.12
4529-000	Other Services Incidental to Air Transport	E	553	1.12
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	5.83
4562-000	Used Goods Moving and Storage	E	570	5.83
4563-000	Bulk Liquids Trucking	E	570	5.83
4564-000	Dry Bulk Materials Trucking	E	570	5.83
4565-000	Forest Products Trucking	E	570	5.83
4569-000	Other Truck Transport Operations	E	570	5.83
4591-001	Highway, Street, and Bridge Maintenance	E	570	5.83
4592-001	Freight Forwarders (trucking)	E	570	5.83
4599-001	Other Services Incidental to Transportation	E	570	5.83
4599-002	Supply of Drivers and Helpers	E	570	5.83
4999-001	Waste Management Services	E	570	5.83
4999-003	Radioactive Waste Recovery and Disposal	E	570	5.83
4999-004	Chemical Waste Recovery and Disposal	E	570	5.83
5919-003	Other Liquid Waste Recovery and Disposal	E	570	5.83
6399-002	Towing Services	E	570	5.83
4841-001	Rural Mail Delivery	E	577	2.75
4841-002	Postal Services	E	577	2.75
4842-000	Courier Service Operations	E	577	2.75

2004 PREMIUM RATES

Classification			Rate	2004
Unit	Description	Class	Group	Premium
				Rate
				(\$)
4531-000	Railway Transport	E	580	4.15
4532-000	Services Incidental to Railway Transport	E	580	4.15
4541-000	Freight and Passenger Water Transport	E	580	4.15
4542-000	Ferry Operations	E	580	4.15
4543-001	Marine Towing	E	580	4.15
4543-002	Towing Logs (marine)	E	580	4.15
4544-000	Ship Chartering	E	580	4.15
4549-000	Other Water Transport Operations	E	580	4.15
4552-000	Harbour and Port Operations	E	580	4.15
4553-000	Marine Salvage	E	580	4.15
4554-000	Piloting Services (water transport)	E	580	4.15
4559-001	Other Services Incidental to Water Transport	E	580	4.15
4559-002	Cleaning of Ships' Holds and Tanks	E	580	4.15
4571-001	Urban Transit Systems	E	580	4.15
4571-002	Bus Services	E	580	4.15
4572-000	Interurban and Rural Transit Systems	E	580	4.15
4574-099	Charter, Tour, and Sightseeing Bus Services	E	580	4.15
4575-000	Limousine Services	E	580	4.15
4581-001	Taxicabs	E	580	4.15
4589-000	Other Transportation Operations	E	580	4.15
4573-000	School Bus Operations	E	584	2.60
8631-000	Ambulance Operations	E	590	6.29

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

2004 PREMIUM RATES

<u>Classification</u> <u>Unit</u>	<u>Description</u>	<u>Class</u>	<u>Rate</u> <u>Group</u>	<u>2004</u> <u>Premium</u> <u>Rate</u> <u>(\$)</u>
5211-099	Wholesale Foods	F	604	2.36
5221-000	Non-alcoholic Beverages, Wholesale	F	604	2.36
5222-000	Alcoholic Beverages, Wholesale	F	604	2.36
6011-000	Supermarkets	F	604	2.36
6011-100	Bulk Retail/Wholesale Stores	F	604	2.36
6016-000	Meat Stores	F	604	2.36
6012-001	Grocery Stores	F	606	1.30
6012-002	Convenience and Variety Stores	F	606	1.30
6021-001	Liquor Stores	F	606	1.30
6021-002	Duty Free Shops	F	606	1.30
6022-000	Wine Stores	F	606	1.30
6013-000	Bakery Product Stores	F	607	3.11
6015-000	Fruit and Vegetable Stores	F	607	3.11
6019-000	Other Specialty Food Stores	F	607	3.11
6023-000	Beer Store Operations	F	608	3.62
4711-001	Terminal Grain Elevator Services	F	612	2.45
4711-002	Country Grain Elevator Services	F	612	2.45
5011-000	Livestock Dealers	F	612	2.45
5012-000	Grain Dealers	F	612	2.45
5019-000	Farm Products, Wholesale	F	612	2.45
5214-000	Poultry and Eggs, Wholesale	F	612	2.45
5931-000	Agricultural Feed, Wholesale	F	612	2.45
5932-000	Seeds, Wholesale	F	612	2.45
5939-000	Agricultural Chemicals and Other Farm Supplies	F	612	2.45
5911-000	Automotive Salvaging	F	630	3.57
6331-002	Lubricating Services	F	630	3.57
6351-000	Garages (general repairs)	F	630	3.57
6352-000	Paint and Body Repair Shops	F	630	3.57
6353-000	Muffler Replacement Shops	F	630	3.57
6354-000	Motor Vehicle Glass Replacement Shops	F	630	3.57
6355-000	Motor Vehicle Transmission Repair and Replacement Shops	F	630	3.57
6359-000	Other Motor Vehicle Repair Shops	F	630	3.57
6391-000	Car Washes	F	630	3.57
6399-001	Other Motor Vehicle Services	F	630	3.57
5111-000	Other Petroleum Products, Sales	F	633	1.75
6331-001	Gas Bars	F	633	1.75

2004 PREMIUM RATES

<u>Classification</u>	<u>Description</u>	<u>Class</u>	<u>Rate</u> <u>Group</u>	<u>2004</u> <u>Premium</u> <u>Rate</u> <u>(\$)</u>
<u>Unit</u>				
5241-000	Tobacco Products, Wholesale	F	636	1.22
5311-099	Apparel, Wholesale	F	636	1.22
5321-099	Dry Goods, Wholesale	F	636	1.22
5411-099	Household Furniture and Appliances, Wholesale	F	636	1.22
5431-099	Household Furnishings, Wholesale	F	636	1.22
5521-001	Tires and Tubes, Wholesale	F	636	1.22
5529-000	Other Motor Vehicle Parts and Accessories, Wholesale	F	636	1.22
5621-000	Hardware, Wholesale	F	636	1.22
5622-000	Plumbing, Heating, and Air Conditioning Equipment, Sales	F	636	1.22
5632-000	Paint, Glass, and Wallpaper, Wholesale	F	636	1.22
5731-002	Welding Equipment and Supplies	F	636	1.22
5793-000	Professional Machinery, Equipment, and Supplies, Wholesale	F	636	1.22
5799-000	Other Machinery, Equipment, and Supplies, Wholesale	F	636	1.22
5921-099	Paper and Paper Products, Wholesale	F	636	1.22
5941-099	Toys, Amusements, and Sporting Goods, Wholesale	F	636	1.22
5951-000	Photographic Equipment and Supplies, Wholesale	F	636	1.22
5952-000	Musical Instruments and Accessories, Wholesale	F	636	1.22
5961-000	Jewelry and Watches, Wholesale	F	636	1.22
5971-000	Industrial and Household Compounds, Wholesale	F	636	1.22
5981-000	General Merchandise, Wholesale	F	636	1.22
5991-000	Books, Periodicals, and Newspapers, Wholesale	F	636	1.22
5992-000	Second-hand Goods, Wholesale	F	636	1.22
5999-000	Other Wholesale Product Operations	F	636	1.22
6211-099	Household Furniture, Appliances, Television, and Stereo Stores	F	636	1.22
6223-000	Appliance, Television, Radio, and Stereo Repair	F	636	1.22
6231-000	Floor Covering Stores	F	636	1.22
6232-000	Drapery Stores	F	636	1.22
6341-000	Home and Auto Supply Stores	F	636	1.22
6342-000	Tire, Battery, Parts, and Accessories Stores	F	636	1.22
6411-000	Department Stores	F	636	1.22
6412-099	Other General Merchandise Stores	F	636	1.22
6511-000	Book and Stationery Stores	F	636	1.22
6521-000	Florist Shops	F	636	1.22
6522-000	Lawn and Garden Centres	F	636	1.22
6531-000	Hardware Stores	F	636	1.22
6532-000	Paint, Glass, and Wallpaper Stores	F	636	1.22
6541-099	Sporting Goods and Bicycle Shops	F	636	1.22
6551-000	Musical Instrument Stores	F	636	1.22
6552-000	Record and Tape Sales	F	636	1.22
6561-099	Jewelry and Watch Stores	F	636	1.22
6571-000	Camera and Photographic Supply Stores	F	636	1.22
6581-000	Toy and Hobby Stores	F	636	1.22
6582-000	Gift, Novelty, and Souvenir Stores	F	636	1.22
6591-000	Second-hand Merchandise Stores	F	636	1.22
6593-000	Art Galleries and Artists' Supply Stores	F	636	1.22
6594-000	Luggage and Leather Goods Stores	F	636	1.22
6595-000	Monument and Tombstone Dealers	F	636	1.22
6596-000	Pet Stores	F	636	1.22
6597-000	Coin and Stamp Dealers	F	636	1.22
6599-000	Other Retail Stores	F	636	1.22
6911-000	Vending Machine Operators	F	636	1.22
6921-000	Mail Order Houses	F	636	1.22

2004 PREMIUM RATES

<u>Classification</u> <u>Unit</u>	<u>Description</u>	<u>Class</u>	<u>Rate</u> <u>Group</u>	<u>2004</u> <u>Premium</u> <u>Rate</u> <u>(\$)</u>
5231-099	Drugs and Toiletries, Wholesale	F	638	0.44
6031-001	Pharmacy Operations	F	638	0.44
6031-002	Large Drugstores	F	638	0.44
6032-000	Patent Medicine and Toiletry Stores	F	638	0.44
6592-000	Opticians' Shops	F	638	0.44
6111-000	Shoe Stores	F	641	0.95
6121-000	Men's Clothing Stores	F	641	0.95
6131-000	Women's Clothing Stores	F	641	0.95
6141-000	Children's Clothing Stores	F	641	0.95
6142-000	Fur Stores	F	641	0.95
6149-000	Other Clothing Stores	F	641	0.95
6151-000	Fabric and Yarn Stores	F	641	0.95
6239-000	Other Household Furnishing Stores	F	641	0.95
5511-000	Automobile Importers	F	657	0.62
5512-000	Other Motor Vehicle Importers	F	657	0.62
6311-000	Automobiles and Trucks (new), Sales	F	657	0.62
6312-000	Automobiles and Trucks (used), Sales	F	657	0.62
9921-000	Automobile and Truck Rental and Leasing	F	657	0.62
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	1.54
5711-000	Farm Machinery and Equipment, Sales Operations	F	670	1.54
5721-000	Construction and Forestry Machinery and Supplies, Sales	F	670	1.54
5722-000	Mining Machinery and Supplies, Sales	F	670	1.54
5731-001	Industrial Machinery and Supplies, Sales	F	670	1.54
5792-000	Service Machinery and Supplies, Sales	F	670	1.54
6321-000	Motor Home and Travel Trailer Dealers	F	670	1.54
6322-099	Marine Equipment, Sales and Rentals	F	670	1.54
6323-099	Other Recreational Vehicle Dealers	F	670	1.54
6598-000	Mobile Home Dealers	F	670	1.54
9911-000	Industrial Machinery and Equipment Rental and Leasing	F	670	1.54
5631-001	Lumber, Plywood, and Millwork, Sales	F	681	2.80
5631-002	Self-serve Retail Building Supplies	F	681	2.80
5639-000	Other Building Materials, Sales	F	681	2.80
5993-000	Forest Products, Wholesale	F	681	2.80
5611-000	Iron and Steel Primary Forms and Structural Shapes, Wholesale	F	685	3.03
5612-000	Other Iron and Steel Products, Wholesale	F	685	3.03
5613-000	Non-ferrous Metal and Metal Products, Wholesale	F	685	3.03
5619-000	Metal and Metal Product Combination Wholesalers	F	685	3.03

2004 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	2004 Premium Rate (\$)
5919-001	Other Waste Materials Recycling	F	689	7.25
5919-002	Metal Waste Materials Recycling	F	689	7.25

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

2004 PREMIUM RATES

<u>Classification</u> <u>Unit</u>	<u>Description</u>	<u>Class</u>	<u>Rate</u> <u>Group</u>	<u>2004</u> <u>Premium</u> <u>Rate</u> <u>(\$)</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	3.83
4241-099	Plumbing, Heating, and Air Conditioning, Installation	G	707	3.83
4244-000	Sheet Metal and Other Duct Work	G	707	3.83
4256-000	Thermal Insulation Work	G	707	3.83
4259-000	Industrial Maintenance and Repair Contracting	G	707	3.83
4113-002	Gas Distribution Lines	G	711	4.20
4121-001	Highways, Streets, and Small Bridges	G	711	4.20
4129-002	Park Grounds and Recreational Open Space	G	711	4.20
4213-000	Septic System Installation	G	711	4.20
4214-000	Excavating and Grading	G	711	4.20
4215-000	Equipment Rental (with operator)	G	711	4.20
4216-000	Asphalt Paving	G	711	4.20
4217-000	Fencing and Deck Installation	G	711	4.20
4293-000	Swimming Pool Installation	G	711	4.20
4271-099	Plaster, Drywall, and Acoustical Work	G	719	6.83
4275-001	Painting and Decorating	G	719	6.83
4276-000	Terrazzo and Tile Work	G	719	6.83
4277-099	Carpeting and Flooring	G	719	6.83
7799-002	Interior Designing Services	G	719	6.83
4012-000	Apartment and Condominium Construction	G	723	4.83
4021-099	Industrial, Commercial, and Institutional Construction	G	723	4.83
4111-099	Heavy Engineering Construction	G	723	4.83
4211-002	Non-structural Interior Demolition	G	723	4.83
4411-000	Construction Project Management	G	723	4.83
7712-002	Supply of Labour, Construction	G	723	4.83
4235-000	Roof Shingling	G	728	12.34
4236-000	Sheet Metal and Built-up Roofing	G	728	12.34
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	6.70
4292-000	Ornamental and Fabricated Metal Installation	G	737	6.70
4299-000	Other Trade Work	G	737	6.70
9942-000	Custom Welding Services	G	737	6.70
4231-000	Masonry Operations	G	741	12.21

2004 PREMIUM RATES

Classification				2004
Unit	Description	Class	Rate	Premium
			Group	Rate
				(\$)
4211-001	Wrecking and Structural Demolition	G	748	16.47
4222-001	Form Work (high-rise)	G	748	16.47
4224-002	Concrete Cutting and Drilling	G	748	16.47
4225-000	Precast Concrete Installation	G	748	16.47
4227-000	Structural Steel Erection	G	748	16.47
4229-000	Other Structural Work	G	748	16.47
4275-002	Painting of Structures	G	748	16.47
9952-001	Above Ground Window Cleaning	G	748	16.47
9959-001	Other Services to Buildings and Dwellings	G	748	16.47
4223-000	Steel Reinforcing	G	751	8.12
4224-001	Concrete Finishing	G	751	8.12
4224-003	Concrete Sealing	G	751	8.12
4232-000	Siding Work	G	751	8.12
4233-000	Glass and Glazing Work	G	751	8.12
4234-001	Insulation Work	G	751	8.12
4239-000	Caulking and Weatherstripping	G	751	8.12
4011-099	Homebuilding Operations	G	764	10.43
4222-002	Form Work (low-rise)	G	764	10.43
4226-000	Rough and Framing Carpentry	G	764	10.43
4274-000	Finish Carpentry	G	764	10.43
4491-000	Land Developers	G	764	10.43
4499-002	House Raising/Moving	G	764	10.43

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

2004 PREMIUM RATES

Classification			Rate	2004
Unit	Description	Class	Group	Premium
				Rate
				(\$)
8511-001	Elementary and Secondary School Boards	H	810	0.65
8511-002	Private Schools	H	810	0.65
8521-000	Post-Secondary Non-university Education Operations	H	817	0.35
8531-000	University Education	H	817	0.35
8541-000	Library Services	H	817	0.35
8551-000	Museums and Archives	H	817	0.35
8599-001	Other Educational Services	H	817	0.35
8599-002	Driving Schools	H	817	0.35
4124-001	Power and Telecommunication Transmission Lines	H	830	3.66
4124-002	Cable Television Contractors	H	830	3.66
4911-002	Cleaning of Electrical Power Systems Equipment	H	830	3.66
4911-003	Generation of Electric Power	H	833	0.77
4612-000	Crude Oil Pipeline Transport	H	835	1.15
4619-000	Other Pipeline Transport Operations	H	835	1.15
4911-001	Electric Power Systems	H	835	1.15
4931-000	Water Systems	H	835	1.15
4999-002	Operation of Steam Generated Power Plants	H	835	1.15
4611-000	Natural Gas Pipeline Transport	H	838	0.31
4921-000	Gas Distribution Systems	H	838	0.31
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	2.76
8621-002	Residential Home Operations	H	852	2.76
8611-000	General Hospitals	H	853	0.85
8612-000	Rehabilitation Hospitals	H	853	0.85
8613-000	Extended Care Hospitals	H	853	0.85
8614-000	Psychiatric Hospitals	H	853	0.85
8615-000	Addiction Hospitals	H	853	0.85
8616-000	Outpost Hospitals	H	853	0.85
8617-000	Paediatric Hospitals	H	853	0.85
8619-000	Other Specialty Hospitals	H	853	0.85
8634-000	Nursing and Other Health Care Operations	H	857	2.13
8662-099	Offices of Nurses	H	857	2.13

2004 PREMIUM RATES

<u>Classification</u> <u>Unit</u>	<u>Description</u>	<u>Class</u>	<u>Rate</u> <u>Group</u>	<u>2004</u> <u>Premium</u> <u>Rate</u> <u>(\$)</u>
8622-000	Homes for the Physically Challenged and/or Disabled	H	858	2.41
8623-000	Homes for the Developmentally Handicapped	H	858	2.41
8624-000	Homes for the Mentally Handicapped/Disabled	H	858	2.41
8625-000	Homes for Emotionally Distressed Children	H	858	2.41
8626-000	Homes for Alcohol or Drug Dependent Persons	H	858	2.41
8627-000	Homes for Children in Need of Protection	H	858	2.41
8628-000	Homes for Single Mothers	H	858	2.41
8629-000	Other Institutional Health and Social Services	H	858	2.41
8632-000	Drug Addiction and Alcoholism Treatment Clinics	H	861	0.85
8633-000	Health Rehabilitation Clinics	H	861	0.85
8635-000	Public Health Clinics and Community Health Centres	H	861	0.85
8639-000	Other Non-institutional Health Services	H	861	0.85
8641-000	Child Daycare and Nursery School Services	H	861	0.85
8644-000	Life Skills Training Facilities	H	861	0.85
8647-000	Social Rehabilitation Services	H	861	0.85
8648-000	Crisis Intervention	H	861	0.85
8649-000	Other Non-institutional Social Services	H	861	0.85
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)

2004 PREMIUM RATES

Classification			Rate	2004
Unit	Description	Class	Group	Premium
				Rate
				(\$)
7511-001	Operators of Apartment Buildings	I	905	2.41
7511-002	Operators of Condominiums	I	905	2.41
7512-001	Operators of Non-residential Buildings	I	908	1.26
7512-002	Self-serve Storage Facilities	I	908	1.26
7512-003	Operators of Recreational Buildings	I	908	1.26
7599-001	Other Real Estate Operators	I	908	1.26
9732-000	Cemeteries and Crematoria	I	908	1.26
9991-000	Parking Lot Operations	I	908	1.26
7791-001	Security Services	I	911	1.61
7791-003	Detective Agencies	I	911	1.61
7791-004	Armoured Car Services	I	911	1.61
9211-000	Restaurants, Licensed	I	919	1.76
9212-000	Restaurants, Unlicensed	I	919	1.76
9213-000	Take-out Food Services	I	919	1.76
9214-001	Caterers	I	919	1.76
9214-002	Supply of Labour, Restaurant/Catering	I	919	1.76
9221-000	Taverns, Bars, and Nightclubs	I	919	1.76
7599-002	Mobile Home Parks	I	921	2.72
9111-000	Hotels and Motor Hotels	I	921	2.72
9112-000	Motels	I	921	2.72
9113-000	Tourist Courts and Cabins	I	921	2.72
9114-000	Guest Houses and Tourist Homes	I	921	2.72
9121-000	Lodging Houses and Residential Clubs	I	921	2.72
9131-000	Camping Grounds and Travel Trailer Parks	I	921	2.72
9141-000	Outfitters	I	921	2.72
9149-001	Other Recreation and Vacation Camps	I	921	2.72
9149-002	Children's Educational Camps	I	921	2.72
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	4.82
7799-004	Custom Packaging	I	933	2.76
9912-000	Audio-visual Equipment Rental and Leasing	I	933	2.76
9913-000	Office Furniture and Equipment Rental and Leasing	I	933	2.76
9919-000	Other Machinery and Equipment Rental and Leasing	I	933	2.76
9941-000	Electric Motor Repair	I	933	2.76
9949-000	Other Repair Services	I	933	2.76

2004 PREMIUM RATES

Classification			Rate	2004
Unit	Description	Class	Group	Premium
				Rate
				(\$)
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	2.36
9723-000	Self-serve Laundries and/or Dry Cleaners	I	944	2.36
9724-000	Valet Services and Cleaning Depots	I	944	2.36
9731-000	Funeral Homes	I	944	2.36
9741-099	Domestic Services	I	944	2.36
9791-000	Shoe Repair	I	944	2.36
9792-000	Fur Cleaning, Repair, and Storage	I	944	2.36
9799-000	Other Personal Services	I	944	2.36
9951-000	Disinfecting and Exterminating Services	I	944	2.36
9999-001	Miscellaneous Services	I	944	2.36
9999-002	Automobile Associations	I	944	2.36

2004 PREMIUM RATES

<u>Classification</u>			<u>Rate</u>	<u>2004</u>
<u>Unit</u>	<u>Description</u>	<u>Class</u>	<u>Group</u>	<u>Premium</u>
				<u>Rate</u>
				<u>(\$)</u>
7011-000	Central Banks		956	0.17
7021-000	Chartered Banks		956	0.17
7029-000	Other Banking-type Intermediaries		956	0.17
7031-000	Trust Companies		956	0.17
7041-000	Deposit Accepting Mortgage Companies		956	0.17
7042-000	Co-operative Mortgage Companies		956	0.17
7051-099	Credit Unions		956	0.17
7099-000	Other Deposit Accepting Intermediaries		956	0.17
7111-000	Consumer Loan Companies		956	0.17
7121-000	Sales Finance Companies		956	0.17
7122-000	Credit Card Companies		956	0.17
7123-000	Factoring Companies		956	0.17
7124-000	Financial Leasing Companies		956	0.17
7125-000	Venture Capital Companies		956	0.17
7129-000	Other Business Financing Companies		956	0.17
7211-000	Investment (mutual) Funds		956	0.17
7212-000	Retirement Savings Funds		956	0.17
7213-000	Segregated Funds		956	0.17
7214-000	Investment Companies		956	0.17
7215-000	Holding Companies		956	0.17
7221-000	Mortgage Investment Companies		956	0.17
7222-000	Real Estate Investment Trusts		956	0.17
7229-000	Other Mortgage Companies		956	0.17
7291-000	Trusteed Pension Funds		956	0.17
7292-000	Estate, Trust, and Agency Funds		956	0.17
7299-000	Other Investment Intermediaries		956	0.17
7311-000	Life Insurers		956	0.17
7321-000	Deposit Insurers		956	0.17
7331-000	Health Insurers		956	0.17
7339-000	Other Casualty and Property Insurers		956	0.17
7411-000	Investment Dealers		956	0.17
7412-000	Stock Brokers		956	0.17
7413-000	Commodity Brokers		956	0.17
7421-000	Mortgage Brokers		956	0.17
7431-000	Stock Exchanges		956	0.17
7432-000	Commodity Exchanges		956	0.17
7499-000	Other Financial Intermediaries		956	0.17
7611-000	Insurance and Real Estate Agencies		956	0.17
7711-001	Supply of Clerical Labour Operations		956	0.17
7711-003	Placement Agencies		956	0.17
7711-100	Out of Province Operations - Class A		956	0.17
7711-200	Out of Province Operations - Class B		956	0.17
7711-300	Out of Province Operations - Class C		956	0.17
7711-400	Out of Province Operations - Class D		956	0.17
7711-500	Out of Province Operations - Class E		956	0.17
7711-600	Out of Province Operations - Class F		956	0.17
7711-700	Out of Province Operations - Class G		956	0.17
7711-800	Out of Province Operations - Class H		956	0.17
7711-900	Out of Province Operations - Class I		956	0.17
7731-000	Chartered and Certified Accountants		956	0.17
7739-000	Other Accounting and Bookkeeping Services		956	0.17
7761-000	Offices of Lawyers and Notaries		956	0.17
7792-000	Credit Bureau Services		956	0.17
7793-000	Collection Agencies		956	0.17
7799-003	Actuarial Services		956	0.17

2004 PREMIUM RATES

<u>Classification</u> <u>Unit</u>	<u>Description</u>	<u>Class</u>	<u>Rate</u> <u>Group</u>	<u>2004</u> <u>Premium</u> <u>Rate</u> <u>(\$)</u>
0231-000	Agricultural Management and Consulting Services		958	0.30
4555-000	Marine Shipping Agencies		958	0.30
4592-003	Freight Forwarders (brokers)		958	0.30
7721-001	Software Development and Computer Services		958	0.30
7722-000	Computer Equipment Maintenance and Repair		958	0.30
7751-000	Offices of Architects		958	0.30
7752-000	Offices of Engineers		958	0.30
7759-001	Other Scientific and Technical Services		958	0.30
7759-002	Research and Development		958	0.30
7771-001	Management Consulting Services		958	0.30
7771-002	Property Management Services		958	0.30
7794-000	Customs Brokers and Consultants		958	0.30
7795-999	Telephone Answering Services / Call Centres		958	0.30
7796-001	Business Service Centres		958	0.30
7796-002	Microfilming and Micrographing Services		958	0.30
7799-001	Miscellaneous Business Services		958	0.30
7799-005	Translation Services		958	0.30
7799-006	Custom Typing Services		958	0.30
7799-007	Manufacturer's Agents		958	0.30
7799-009	Meter Reading		958	0.30
7799-010	Other Brokers		958	0.30
7799-011	Quality Assurance		958	0.30
9931-000	Photographers		958	0.30
9961-000	Ticket and Travel Agencies		958	0.30
9962-001	Tour Packagers		958	0.30
2821-002	Photographic Film Processing		962	0.94
7741-000	Advertising Agencies		962	0.94
7742-000	Media Representatives		962	0.94
7743-000	Display and Billboard Advertising		962	0.94
7749-000	Other Advertising Services		962	0.94
9611-000	Motion Picture and Video Production		962	0.94
9612-000	Motion Picture and Video Distribution		962	0.94
9613-000	Motion Picture Laboratories and Video Production Facilities		962	0.94
9614-000	Sound Recording Services		962	0.94
9619-000	Other Motion Picture, Audio, and Video Services		962	0.94
9621-000	Regular Motion Picture Theatres		962	0.94
9622-000	Outdoor Motion Picture Theatres		962	0.94
9629-000	Other Motion Picture Exhibition		962	0.94
9631-000	Entertainment Production Companies and Artists		962	0.94
9639-000	Other Theatrical and Staged Entertainment Services		962	0.94
9721-000	Power Laundries and/or Dry Cleaners		975	3.15
9725-000	Linen Supply Services		975	3.15
9729-000	Other Laundry and Dry Cleaning Services		975	3.15

2004 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	2004 Premium Rate (\$)
7791-002	Corps of Commissionaires	I	981	0.58
9811-000	Religious Organizations	I	981	0.58
9821-000	Business Associations	I	981	0.58
9831-000	Health and Social Service Professional Membership Associations	I	981	0.58
9839-000	Other Professional Membership Associations	I	981	0.58
9841-000	Labour Organizations	I	981	0.58
9851-000	Political Organizations	I	981	0.58
9861-001	Civic and Fraternal Organizations	I	981	0.58
9861-002	Cultural Organizations	I	981	0.58
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



WSIB **2004**
Premium
Rates **MANUAL**

SECTION 6A

*Class A –
Supporting Documentation*

**2004 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>
1998	\$201,341,611	\$58,200	\$37,750	5,334	198	3.71%
1999	\$208,008,930	\$59,200	\$39,659	5,245	241	4.59%
2000	\$225,718,869	\$59,300	\$42,412	5,322	229	4.30%
2001	\$219,086,231	\$60,600	\$43,033	5,091	196	3.85%
2002	\$237,205,307	\$64,600	\$44,138	5,374	209	3.89%
2003	\$239,529,919	\$65,600	\$45,021	5,320	202	3.80%
2004	\$244,320,517	\$66,800	\$45,921	5,320	197	3.70%

2004 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>
1998	\$324,739,087	\$58,200	\$33,469	9,703	556	5.73%
1999	\$339,543,063	\$59,200	\$33,231	10,218	580	5.68%
2000	\$367,123,126	\$59,300	\$34,954	10,503	598	5.69%
2001	\$359,649,605	\$60,600	\$35,527	10,123	570	5.63%
2002	\$381,406,303	\$64,600	\$35,891	10,627	516	4.86%
2003	\$385,144,085	\$65,600	\$36,609	10,521	499	4.74%
2004	\$392,846,966	\$66,800	\$37,341	10,521	487	4.63%

2004 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>
1998	\$166,246,828	\$58,200	\$30,990	5,365	175	3.26%
1999	\$179,347,877	\$59,200	\$31,184	5,751	200	3.48%
2000	\$189,986,862	\$59,300	\$32,998	5,758	241	4.19%
2001	\$186,316,908	\$60,600	\$32,716	5,695	165	2.90%
2002	\$193,975,536	\$64,600	\$34,728	5,586	133	2.38%
2003	\$195,876,496	\$65,600	\$35,423	5,530	146	2.64%
2004	\$199,794,026	\$66,800	\$36,131	5,530	146	2.64%

2004 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION
RATE GROUP 039: PULP, NEWSPRINT AND SPECIALTY PAPERS

(CLASS A: FOREST PRODUCTS)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	\$888,413,011	\$58,200	\$39,408	22,544	224	0.99%
1999	\$930,704,385	\$59,200	\$39,680	23,455	233	0.99%
2000	\$898,212,458	\$59,300	\$41,424	21,683	280	1.29%
2001	\$902,661,128	\$60,600	\$45,827	19,697	233	1.18%
2002	\$940,653,525	\$64,600	\$45,168	20,826	236	1.13%
2003	\$949,871,930	\$65,600	\$46,071	20,618	228	1.11%
2004	\$968,869,368	\$66,800	\$46,993	20,618	223	1.08%

**2004 PREMIUM RATES
 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

RATE GROUP 041: CORRUGATED BOXES

(CLASS A: FOREST PRODUCTS)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	\$238,530,252	\$58,200	\$31,528	7,566	169	2.23%
1999	\$256,095,816	\$59,200	\$32,158	7,964	205	2.57%
2000	\$277,841,795	\$59,300	\$33,681	8,249	244	2.96%
2001	\$280,025,723	\$60,600	\$34,088	8,215	203	2.47%
2002	\$291,102,165	\$64,600	\$35,081	8,298	159	1.92%
2003	\$293,954,966	\$65,600	\$35,783	8,215	179	2.18%
2004	\$299,834,066	\$66,800	\$36,498	8,215	179	2.18%

**2004 PREMIUM RATES
 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

CLASS A: FOREST PRODUCTS

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	\$1,819,270,789	\$58,200	\$36,017	50,512	1,322	2.62%
1999	\$1,913,700,071	\$59,200	\$36,359	52,633	1,459	2.77%
2000	\$1,958,883,110	\$59,300	\$38,025	51,515	1,592	3.09%
2001	\$1,947,739,595	\$60,600	\$39,896	48,821	1,367	2.80%
2002	\$2,044,342,836	\$64,600	\$40,314	50,711	1,253	2.47%
2003	\$2,064,377,396	\$65,600	\$41,120	50,204	1,254	2.50%
2004	\$2,105,664,944	\$66,800	\$41,942	50,204	1,232	2.45%

2004 PREMIUM RATES

NEW CLAIMS COST BY RATE GROUP

<u>Rate Group</u>	<u>Description</u>	<u>2004 New Claims Cost</u>		<u>2004 Premium</u>
		<u>Cost Index *</u> <u>(%)</u>	<u>Cost per LTI</u> <u>(\$)</u>	<u>Rate</u> <u>(\$)</u>
030	LOGGING	180%	52,883	11.36
033	MILL PRODUCTS AND FORESTRY SERVICES	82%	24,237	7.83
036	VENEERS, PLYWOOD AND WOOD PRESERVATION	85%	24,916	4.90
039	PULP, NEWSPRINT AND SPECIALTY PAPERS	111%	32,709	2.02
041	CORRUGATED BOXES	58%	17,154	2.75
CLASS: A FOREST PRODUCTS			29,402	4.57

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

2004 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 Relief/Transfer</u>	<u>After Relief/Transfer</u>
B.1 WSIB Administrative			
	WSIB Administrative	1.068	1.378
	Total	1.068	1.378
B.2 Legislative Obligations			
	WSIAT	0.040	0.052
	Office of Worker Advisor	0.019	0.025
	Office of Employer Advisor	0.007	0.009
	OHSA	0.106	0.137
	Mine Rescue	0.000	0.000
	Program Administration	0.001	0.001
	Institute of Work & Health	0.011	0.014
	Total	0.184	0.237
B.3 Accident Prevention			
	OFSWA	0.358	0.358
	Total	1.611	1.974
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.363	
B.5 NET OVERHEAD EXPENSES		1.974	

2004 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 Relief/Transfer</u>	<u>After Relief/Transfer</u>
B.1 WSIB Administrative			
	WSIB Administrative	0.779	1.015
	Total	0.779	1.015
B.2 Legislative Obligations			
	WSIAT	0.029	0.038
	Office of Worker Advisor	0.014	0.018
	Office of Employer Advisor	0.005	0.007
	OHSA	0.077	0.100
	Mine Rescue	0.000	0.000
	Program Administration	0.001	0.001
	Institute of Work & Health	0.008	0.010
	Total	0.134	0.175
B.3 Accident Prevention			
	OFSWA	0.290	0.290
	Total	1.204	1.481
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.277	
B.5 NET OVERHEAD EXPENSES		1.481	

2004 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.1 WSIB Administrative			
	WSIB Administrative	0.540	0.716
	Total	0.540	0.716
B.2 Legislative Obligations			
	WSIAT	0.020	0.027
	Office of Worker Advisor	0.010	0.013
	Office of Employer Advisor	0.004	0.005
	OHSA	0.053	0.070
	Mine Rescue	0.000	0.000
	Program Administration	0.001	0.001
	Institute of Work & Health	0.006	0.008
	Total	0.094	0.125
B.3 Accident Prevention			
	OFSWA	0.234	0.234
	Total	0.867	1.074
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.207	
		1.074	
B.5 NET OVERHEAD EXPENSES		1.074	

2004 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 039: PULP, NEWSPRINT AND SPECIALTY PAPERS

(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.1 WSIB Administrative			
	WSIB Administrative	0.323	0.312
	Total	0.323	0.312
B.2 Legislative Obligations			
	WSIAT	0.012	0.012
	Office of Worker Advisor	0.006	0.006
	Office of Employer Advisor	0.002	0.002
	OHSA	0.032	0.031
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.003	0.003
	Total	0.055	0.053
B.3 Accident Prevention			
	PPHSA	0.120	0.120
	Total	0.499	0.486
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	(0.013)	
	b) plus Transfer Charge	0.000	
B.5 NET OVERHEAD EXPENSES		0.486	

2004 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 Relief/Transfer</u>	<u>After Relief/Transfer</u>
B.1 WSIB Administrative			
	WSIB Administrative	0.378	0.429
	Total	0.378	0.429
B.2 Legislative Obligations			
	WSIAT	0.014	0.016
	Office of Worker Advisor	0.007	0.008
	Office of Employer Advisor	0.002	0.002
	OHSA	0.037	0.042
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.004	0.005
	Total	0.064	0.073
B.3 Accident Prevention			
	PPHSA	0.142	0.142
	Total	0.584	0.644
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.060	
B.5 NET OVERHEAD EXPENSES		0.644	

2004 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.1	WSIB Administrative	0.523	0.622
	Total	0.523	0.622
B.2	Legislative Obligations		
	WSIAT	0.019	0.023
	Office of Worker Advisor	0.009	0.011
	Office of Employer Advisor	0.003	0.004
	OHSA	0.052	0.061
	Mine Rescue	0.000	0.000
	Program Administration	0.001	0.001
	Institute of Work & Health	0.005	0.006
	Total	0.089	0.107
B.3	Accident Prevention		
		0.193	0.193
	Total	0.807	0.922
B.4	TOTAL OVERHEAD EXPENSES		
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.115	
B.5	NET OVERHEAD EXPENSES	0.922	

2004 PREMIUM RATE COMPONENTS

RATE GROUP 030: LOGGING

(CLASS A: FOREST PRODUCTS)

Component	2004 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2004 Premium Rate	2003 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	4.329		4.784	
2. Second Injury Enhancement Fund (SIEF)				
a. <i>minus</i> Relief	(0.482)		(0.798)	
b. <i>plus</i> Transfer Charge	0.902		1.060	
3. NET NEW CLAIMS COST	4.749	4.749	5.046	5.046
		42%		45%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	1.068		1.124	
2. Legislative Obligations	0.184		0.205	
3. Accident Prevention	0.358		0.340	
4. TOTAL OVERHEAD EXPENSES	1.611		1.669	
a. <i>minus</i> Relief	0.000		0.000	
b. <i>plus</i> Transfer Charge	0.363		0.892	
5. NET OVERHEAD EXPENSES	1.974	1.974	2.561	2.561
		17%		23%
C. UNFUNDED LIABILITY				
		4.036		3.534
				31%
D. (GAIN)/LOSS				
1. 1999 Accident Year	0.248		0.129	
2. 2000 Accident Year	(0.137)		(0.017)	
3. 2001 Accident Year	0.494		N/A	
	0.604	0.604	0.111	0.111
		5%		1%
E. TOTAL PREMIUM RATE (A+B+C+D)				
	11.36	100%	11.25	100%

2004 PREMIUM RATE COMPONENTS

RATE GROUP 033: MILL PRODUCTS AND FORESTRY SERVICES

(CLASS A: FOREST PRODUCTS)

Component	2004 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2004 Premium Rate	2003 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	3.050		3.532	
2. Second Injury Enhancement Fund (SIEF)				
a. <i>minus</i> Relief	(0.478)		(0.745)	
b. <i>plus</i> Transfer Charge	0.636		0.783	
3. NET NEW CLAIMS COST	3.208	3.208	3.570	3.570
		41%		45%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.779		0.850	
2. Legislative Obligations	0.134		0.155	
3. Accident Prevention	0.290		0.283	
4. TOTAL OVERHEAD EXPENSES	1.204		1.289	
a. <i>minus</i> Relief	0.000		0.000	
b. <i>plus</i> Transfer Charge	0.277		0.565	
5. NET OVERHEAD EXPENSES	1.481	1.481	1.854	1.854
		19%		23%
C. UNFUNDED LIABILITY		2.727		2.500
		35%		31%
D. (GAIN)/LOSS				
1. 1999 Accident Year	0.168		0.091	
2. 2000 Accident Year	(0.092)		(0.012)	
3. 2001 Accident Year	0.334		N/A	
	0.409	0.409	0.079	0.079
		5%		1%
E. TOTAL PREMIUM RATE (A+B+C+D)	7.83	100%	8.00	100%

2004 PREMIUM RATE COMPONENTS

RATE GROUP 036: VENEERS, PLYWOOD AND WOOD PRESERVATION

(CLASS A: FOREST PRODUCTS)

Component	2004 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2004 Premium Rate	2003 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	1.848		2.249	
2. Second Injury Enhancement Fund (SIEF)				
a. <i>minus</i> Relief	(0.300)		(0.469)	
b. <i>plus</i> Transfer Charge	0.385		0.498	
3. NET NEW CLAIMS COST	1.934	1.934	2.280	2.280
		39%		44%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.540		0.611	
2. Legislative Obligations	0.094		0.111	
3. Accident Prevention	0.234		0.233	
4. TOTAL OVERHEAD EXPENSES	0.867		0.955	
a. <i>minus</i> Relief	0.000		0.000	
b. <i>plus</i> Transfer Charge	0.207		0.281	
5. NET OVERHEAD EXPENSES	1.074	1.074	1.236	1.236
		22%		24%
C. UNFUNDED LIABILITY				
		1.644		1.597
		34%		31%
D. (GAIN)/LOSS				
1. 1999 Accident Year	0.101		0.059	
2. 2000 Accident Year	(0.055)		(0.008)	
3. 2001 Accident Year	0.202		N/A	
	0.246	0.246	0.051	0.051
		5%		1%
E. TOTAL PREMIUM RATE (A+B+C+D)				
	<u>4.90</u>	<u>100%</u>	<u>5.16</u>	<u>100%</u>

2004 PREMIUM RATE COMPONENTS

RATE GROUP 039: PULP, NEWSPRINT AND SPECIALTY PAPERS

(CLASS A: FOREST PRODUCTS)

Component	2004 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2004 Premium Rate	2003 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2003 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	0.764			0.844		
2. Second Injury Enhancement Fund (SIEF)						
a. <i>minus</i> Relief	(0.146)			(0.186)		
b. <i>plus</i> Transfer Charge	0.159			0.187		
3. NET NEW CLAIMS COST	0.778	0.778	39%	0.846	0.846	44%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.323			0.345		
2. Legislative Obligations	0.055			0.063		
3. Accident Prevention	0.120			0.105		
4. TOTAL OVERHEAD EXPENSES	0.499			0.513		
a. <i>minus</i> Relief	(0.013)			(0.035)		
b. <i>plus</i> Transfer Charge	0.000			0.000		
5. NET OVERHEAD EXPENSES	0.486	0.486	24%	0.478	0.478	25%
C. UNFUNDED LIABILITY						
		0.661	33%		0.593	31%
D. (GAIN)/LOSS						
1. 1999 Accident Year	0.041			0.022		
2. 2000 Accident Year	(0.022)			(0.002)		
3. 2001 Accident Year	0.081			N/A		
	0.099	0.099	5%	0.019	0.019	1%
E. TOTAL PREMIUM RATE (A+B+C+D)						
	<u>2.02</u>		<u>100%</u>	<u>1.94</u>		<u>100%</u>

2004 PREMIUM RATE COMPONENTS

RATE GROUP 041: CORRUGATED BOXES

(CLASS A: FOREST PRODUCTS)

Component	2004 Premium Rate Per \$100 Of Insurable Earnings		2003 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2004 Premium Rate		Percentage of 2003 Premium Rate	
A. NEW CLAIMS COST								
1. GROSS NEW CLAIMS COST	1.039		1.298					
2. Second Injury Enhancement Fund (SIEF)								
a. <i>minus</i> Relief	(0.189)		(0.327)					
b. <i>plus</i> Transfer Charge	0.217		0.288					
3. NET NEW CLAIMS COST	1.067	1.067	1.260	1.260	39%	44%		
B. OVERHEAD EXPENSES								
1. WSIB Administrative	0.378		0.421					
2. Legislative Obligations	0.064		0.076					
3. Accident Prevention	0.142		0.129					
4. TOTAL OVERHEAD EXPENSES	0.584		0.627					
a. <i>minus</i> Relief	0.000		0.000					
b. <i>plus</i> Transfer Charge	0.060		0.057					
5. NET OVERHEAD EXPENSES	0.644	0.644	0.684	0.684	23%	24%		
C. UNFUNDED LIABILITY		0.907		0.882	33%	31%		
D. (GAIN)/LOSS								
1. 1999 Accident Year	0.056		0.033					
2. 2000 Accident Year	(0.030)		(0.004)					
3. 2001 Accident Year	0.111		N/A					
	0.136	0.136	0.028	0.028	5%	1%		
E. TOTAL PREMIUM RATE (A+B+C+D)	2.75		2.85		100%	100%		

2004 PREMIUM RATE COMPONENTS

CLASS A: FOREST PRODUCTS

Component	2004 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2004 Premium Rate	2003 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2003 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	1.746			1.973		
2. Second Injury Enhancement Fund (SIEF)						
a. <i>minus</i> Relief	(0.268)			(0.402)		
b. <i>plus</i> Transfer Charge	0.364			0.437		
3. NET NEW CLAIMS COST	1.843	1.843	40%	2.008	2.008	44%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.523			0.560		
2. Legislative Obligations	0.089			0.101		
3. Accident Prevention	0.193			0.179		
4. TOTAL OVERHEAD EXPENSES	0.807			0.842		
a. <i>minus</i> Relief	0.000			0.000		
b. <i>plus</i> Transfer Charge	0.115			0.221		
5. NET OVERHEAD EXPENSES	0.922	0.922	20%	1.063	1.063	24%
C. UNFUNDED LIABILITY						
		1.566	34%		1.407	31%
D. (GAIN)/LOSS						
1. 1999 Accident Year	0.096			0.052		
2. 2000 Accident Year	(0.053)			(0.007)		
3. 2001 Accident Year	0.192			N/A		
	0.235	0.235	5%	0.045	0.045	1%
E. TOTAL PREMIUM RATE (A+B+C+D)						
	<u>4.57</u>		<u>100%</u>	<u>4.52</u>		<u>100%</u>

2004 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>2004 Premium Rate</u> (\$)
030	LOGGING	4.749	1.974	4.036	0.604	11.36
033	MILL PRODUCTS AND FORESTRY SERVICES	3.208	1.481	2.727	0.409	7.83
036	VENEERS, PLYWOOD AND WOOD PRESERVATION	1.934	1.074	1.644	0.246	4.90
039	PULP, NEWSPRINT AND SPECIALTY PAPERS	0.778	0.486	0.661	0.099	2.02
041	CORRUGATED BOXES	1.067	0.644	0.907	0.136	2.75
CLASS: A	FOREST PRODUCTS	1.843	0.922	1.566	0.235	4.57



WSIB **2004**
Premium
Rates **MANUAL**

SECTION 6B

*Class B –
Supporting Documentation*

**2004 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

RATE GROUP 110: GOLD MINES

(CLASS B: MINING AND RELATED INDUSTRIES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	\$277,703,413	\$58,200	\$54,729	5,074	130	2.56%
1999	\$273,268,898	\$59,200	\$54,101	5,051	111	2.20%
2000	\$238,055,374	\$59,300	\$53,050	4,487	84	1.87%
2001	\$250,371,776	\$60,600	\$54,622	4,584	87	1.90%
2002	\$265,788,944	\$64,600	\$55,087	4,825	91	1.89%
2003	\$285,260,642	\$65,600	\$56,740	5,028	93	1.85%
2004	\$299,694,831	\$66,800	\$57,874	5,179	93	1.80%

**2004 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

RATE GROUP 113: NICKEL MINES

(CLASS B: MINING AND RELATED INDUSTRIES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	\$341,437,397	\$58,200	\$54,818	6,229	143	2.30%
1999	\$318,659,798	\$59,200	\$54,625	5,834	145	2.49%
2000	\$294,083,220	\$59,300	\$53,929	5,453	121	2.22%
2001	\$310,323,072	\$60,600	\$55,924	5,549	99	1.78%
2002	\$326,014,330	\$64,600	\$58,531	5,570	120	2.15%
2003	\$349,898,140	\$65,600	\$60,287	5,804	111	1.91%
2004	\$367,602,986	\$66,800	\$61,493	5,978	112	1.87%

**2004 PREMIUM RATES
 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

RATE GROUP 119: OTHER MINES

(CLASS B: MINING AND RELATED INDUSTRIES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	\$163,829,409	\$58,200	\$42,468	3,858	62	1.61%
1999	\$166,552,556	\$59,200	\$46,454	3,585	85	2.37%
2000	\$183,740,733	\$59,300	\$44,758	4,105	96	2.34%
2001	\$202,792,199	\$60,600	\$47,216	4,295	90	2.10%
2002	\$206,188,958	\$64,600	\$50,080	4,117	76	1.85%
2003	\$221,294,361	\$65,600	\$51,582	4,290	77	1.79%
2004	\$232,491,856	\$66,800	\$52,614	4,419	78	1.77%

**2004 PREMIUM RATES
 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

RATE GROUP 134: AGGREGATES

(CLASS B: MINING AND RELATED INDUSTRIES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	\$188,986,244	\$58,200	\$34,392	5,495	151	2.75%
1999	\$193,917,864	\$59,200	\$34,198	5,670	154	2.72%
2000	\$207,311,692	\$59,300	\$36,775	5,637	168	2.98%
2001	\$211,772,877	\$60,600	\$35,429	5,977	168	2.81%
2002	\$215,001,109	\$64,600	\$37,148	5,788	127	2.19%
2003	\$230,752,090	\$65,600	\$38,262	6,031	151	2.50%
2004	\$242,428,146	\$66,800	\$39,028	6,212	155	2.50%

**2004 PREMIUM RATES
 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

CLASS B: MINING AND RELATED INDUSTRIES

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	\$971,956,463	\$58,200	\$47,054	20,656	486	2.35%
1999	\$952,399,116	\$59,200	\$47,289	20,140	495	2.46%
2000	\$923,191,019	\$59,300	\$46,905	19,682	469	2.38%
2001	\$975,259,924	\$60,600	\$47,795	20,405	444	2.18%
2002	\$1,012,993,341	\$64,600	\$49,901	20,300	414	2.04%
2003	\$1,087,205,233	\$65,600	\$51,397	21,153	432	2.04%
2004	\$1,142,217,818	\$66,800	\$52,424	21,788	438	2.01%

2004 PREMIUM RATES

NEW CLAIMS COST BY RATE GROUP

<u>Rate Group</u>	<u>Description</u>	<u>2004 New Claims Cost</u>		<u>2004 Premium</u>
		<u>Cost Index *</u> <u>(%)</u>	<u>Cost per LTI</u> <u>(\$)</u>	<u>Rate</u> <u>(\$)</u>
110	GOLD MINES	169%	100,065	7.80
113	NICKEL MINES	109%	64,686	5.49
119	OTHER MINES	98%	57,881	5.32
134	AGGREGATES	53%	31,152	5.38
CLASS: B MINING AND RELATED INDUSTRIES			59,119	6.04

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

2004 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 Relief/Transfer</u>	<u>After Relief/Transfer</u>
B.1 WSIB Administrative			
	WSIB Administrative	0.752	0.981
	Total	0.752	0.981
B.2 Legislative Obligations			
	WSIAT	0.028	0.037
	Office of Worker Advisor	0.014	0.018
	Office of Employer Advisor	0.005	0.007
	OHSA	0.075	0.098
	Mine Rescue	0.280	0.280
	Program Administration	0.001	0.001
	Institute of Work & Health	0.008	0.010
	Total	0.411	0.451
B.3 Accident Prevention			
	MASHA	0.289	0.289
	Total	1.452	1.721
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.269	
B.5 NET OVERHEAD EXPENSES		1.721	

2004 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 Relief/Transfer</u>	<u>After Relief/Transfer</u>
B.1 WSIB Administrative			
	WSIB Administrative	0.572	0.756
	Total	0.572	0.756
B.2 Legislative Obligations			
	WSIAT	0.021	0.028
	Office of Worker Advisor	0.010	0.013
	Office of Employer Advisor	0.004	0.005
	OHSA	0.057	0.075
	Mine Rescue	0.231	0.231
	Program Administration	0.001	0.001
	Institute of Work & Health	0.006	0.008
	Total	0.330	0.362
B.3 Accident Prevention			
	MASHA	0.237	0.237
	Total	1.140	1.356
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.216	
B.5 NET OVERHEAD EXPENSES		1.356	

2004 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 Relief/Transfer</u>	<u>After Relief/Transfer</u>
B.1 WSIB Administrative			
	WSIB Administrative	0.560	0.742
	Total	0.560	0.742
B.2 Legislative Obligations			
	WSIAT	0.021	0.028
	Office of Worker Advisor	0.010	0.013
	Office of Employer Advisor	0.004	0.005
	OHSA	0.055	0.073
	Mine Rescue	0.228	0.228
	Program Administration	0.001	0.001
	Institute of Work & Health	0.006	0.008
	Total	0.325	0.356
B.3 Accident Prevention			
	MASHA	0.234	0.234
	Total	1.119	1.332
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.213	
B.5 NET OVERHEAD EXPENSES		1.332	

2004 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 Relief/Transfer</u>	<u>After Relief/Transfer</u>
B.1 WSIB Administrative			
	WSIB Administrative	0.566	0.748
	Total	0.566	0.748
B.2 Legislative Obligations			
	WSIAT	0.021	0.028
	Office of Worker Advisor	0.010	0.013
	Office of Employer Advisor	0.004	0.005
	OHSA	0.056	0.074
	Mine Rescue	0.000	0.000
	Program Administration	0.001	0.001
	Institute of Work & Health	0.006	0.008
	Total	0.098	0.130
B.3 Accident Prevention			
	MASHA	0.236	0.236
	Total	0.900	1.114
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.214	
B.5 NET OVERHEAD EXPENSES		1.114	

2004 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.1 WSIB Administrative			
	WSIB Administrative	0.616	0.811
	Total	0.616	0.811
B.2 Legislative Obligations			
	WSIAT	0.023	0.030
	Office of Worker Advisor	0.011	0.015
	Office of Employer Advisor	0.004	0.006
	OHSA	0.061	0.080
	Mine Rescue	0.194	0.194
	Program Administration	0.001	0.001
	Institute of Work & Health	0.006	0.009
	Total	0.300	0.335
B.3 Accident Prevention			
		0.250	0.250
	Total	1.166	1.395
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.229	
B.5 NET OVERHEAD EXPENSES		1.395	

2004 PREMIUM RATE COMPONENTS

RATE GROUP 110: GOLD MINES

(CLASS B: MINING AND RELATED INDUSTRIES)

Component	2004 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2004 Premium Rate	2003 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	3.152		3.037	
2. Second Injury Enhancement Fund (SIEF)				
a. <i>minus</i> Relief	(0.744)		(0.675)	
b. <i>plus</i> Transfer Charge	0.657		0.673	
3. NET NEW CLAIMS COST	3.065	3.065	3.036	3.036
		39%		42%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.752		0.751	
2. Legislative Obligations	0.411		0.944	
3. Accident Prevention	0.289		0.308	
4. TOTAL OVERHEAD EXPENSES	1.452		2.003	
a. <i>minus</i> Relief	0.000		(0.359)	
b. <i>plus</i> Transfer Charge	0.269		0.000	
5. NET OVERHEAD EXPENSES	1.721	1.721	1.644	1.644
		22%		23%
C. UNFUNDED LIABILITY				
		2.493		2.126
		32%		29%
D. (GAIN)/LOSS				
1. 1999 Accident Year	0.182		0.266	
2. 2000 Accident Year	0.181		0.153	
3. 2001 Accident Year	0.154		N/A	
	0.516	0.516	0.419	0.419
		7%		6%
E. TOTAL PREMIUM RATE (A+B+C+D)				
	7.80	100%	7.23	100%

2004 PREMIUM RATE COMPONENTS

RATE GROUP 113: NICKEL MINES

(CLASS B: MINING AND RELATED INDUSTRIES)

Component	2004 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2004 Premium Rate	2003 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	2.000		2.333	
2. Second Injury Enhancement Fund (SIEF)				
a. <i>minus</i> Relief	(0.312)		(0.518)	
b. <i>plus</i> Transfer Charge	0.417		0.517	
3. NET NEW CLAIMS COST	2.106	2.106	2.332	2.332
		38%		42%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.572		0.620	
2. Legislative Obligations	0.330		0.818	
3. Accident Prevention	0.237		0.269	
4. TOTAL OVERHEAD EXPENSES	1.140		1.708	
a. <i>minus</i> Relief	0.000		(0.413)	
b. <i>plus</i> Transfer Charge	0.216		0.000	
5. NET OVERHEAD EXPENSES	1.356	1.356	1.295	1.295
		25%		23%
C. UNFUNDED LIABILITY		1.669		1.633
		30%		29%
D. (GAIN)/LOSS				
1. 1999 Accident Year	0.125		0.205	
2. 2000 Accident Year	0.124		0.118	
3. 2001 Accident Year	0.106		N/A	
	0.355	0.355	0.322	0.322
		6%		6%
E. TOTAL PREMIUM RATE (A+B+C+D)	5.49		5.58	100%
		100%		100%

2004 PREMIUM RATE COMPONENTS

RATE GROUP 119: OTHER MINES

(CLASS B: MINING AND RELATED INDUSTRIES)

Component	2004 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2004 Premium Rate	2003 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	1.971		2.243	
2. Second Injury Enhancement Fund (SIEF)				
a. <i>minus</i> Relief	(0.341)		(0.498)	
b. <i>plus</i> Transfer Charge	0.411		0.497	
3. NET NEW CLAIMS COST	2.041	2.041	2.242	2.242
		38%		42%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.560		0.604	
2. Legislative Obligations	0.325		0.803	
3. Accident Prevention	0.234		0.264	
4. TOTAL OVERHEAD EXPENSES	1.119		1.670	
a. <i>minus</i> Relief	0.000		(0.419)	
b. <i>plus</i> Transfer Charge	0.213		0.000	
5. NET OVERHEAD EXPENSES	1.332	1.332	1.251	1.251
		25%		23%
C. UNFUNDED LIABILITY				
		1.608		1.571
		30%		29%
D. (GAIN)/LOSS				
1. 1999 Accident Year	0.122		0.197	
2. 2000 Accident Year	0.121		0.113	
3. 2001 Accident Year	0.103		N/A	
	0.344	0.344	0.310	0.310
		6%		6%
E. TOTAL PREMIUM RATE (A+B+C+D)				
	5.32	100%	5.37	100%

2004 PREMIUM RATE COMPONENTS

RATE GROUP 134: AGGREGATES

(CLASS B: MINING AND RELATED INDUSTRIES)

Component	2004 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2004 Premium Rate	2003 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	2.022		2.281	
2. Second Injury Enhancement Fund (SIEF)				
a. <i>minus</i> Relief	(0.373)		(0.507)	
b. <i>plus</i> Transfer Charge	0.421		0.506	
3. NET NEW CLAIMS COST	2.071	2.071	2.280	2.280
		38%		42%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.566		0.611	
2. Legislative Obligations	0.098		0.111	
3. Accident Prevention	0.236		0.266	
4. TOTAL OVERHEAD EXPENSES	0.900		0.989	
a. <i>minus</i> Relief	0.000		0.000	
b. <i>plus</i> Transfer Charge	0.214		0.281	
5. NET OVERHEAD EXPENSES	1.114	1.114	1.270	1.270
		21%		23%
C. UNFUNDED LIABILITY				
		1.843		1.597
				29%
D. (GAIN)/LOSS				
1. 1999 Accident Year	0.123		0.200	
2. 2000 Accident Year	0.122		0.115	
3. 2001 Accident Year	0.104		N/A	
	0.349	0.349	0.315	0.315
		6%		6%
E. TOTAL PREMIUM RATE (A+B+C+D)				
	5.38		5.46	
		100%		100%

2004 PREMIUM RATE COMPONENTS

CLASS B: MINING AND RELATED INDUSTRIES

Component	2004 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2004 Premium Rate	2003 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2003 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	2.301			2.481		
2. Second Injury Enhancement Fund (SIEF)						
a. <i>minus</i> Relief	(0.444)			(0.551)		
b. <i>plus</i> Transfer Charge	0.480			0.550		
3. NET NEW CLAIMS COST	2.337	2.337	39%	2.480	2.480	42%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.616			0.648		
2. Legislative Obligations	0.300			0.697		
3. Accident Prevention	0.250			0.277		
4. TOTAL OVERHEAD EXPENSES	1.166			1.622		
a. <i>minus</i> Relief	0.000			(0.253)		
b. <i>plus</i> Transfer Charge	0.229			0.000		
5. NET OVERHEAD EXPENSES	1.395	1.395	23%	1.369	1.369	23%
C. UNFUNDED LIABILITY						
		1.909	32%		1.737	29%
D. (GAIN)/LOSS						
1. 1999 Accident Year	0.139			0.218		
2. 2000 Accident Year	0.138			0.125		
3. 2001 Accident Year	0.117			N/A		
	0.394	0.394	7%	0.342	0.342	6%
E. TOTAL PREMIUM RATE (A+B+C+D)						
	<u>6.04</u>		<u>100%</u>	<u>5.93</u>		<u>100%</u>

2004 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>2004 Premium Rate</u> (\$)
110	GOLD MINES	3.065	1.721	2.493	0.516	7.80
113	NICKEL MINES	2.106	1.356	1.669	0.355	5.49
119	OTHER MINES	2.041	1.332	1.608	0.344	5.32
134	AGGREGATES	2.071	1.114	1.843	0.349	5.38
CLASS: B	MINING AND RELATED INDUSTRIES	2.337	1.395	1.909	0.394	6.04



WSIB **2004**
Premium
Rates **MANUAL**

SECTION 6C

*Class C –
Supporting Documentation*

**2004 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

RATE GROUP 159: LIVESTOCK FARMS

(CLASS C: OTHER PRIMARY INDUSTRIES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	\$97,364,576	\$58,200	\$23,120	4,211	182	4.32%
1999	\$97,984,946	\$59,200	\$22,284	4,397	151	3.43%
2000	\$100,735,699	\$59,300	\$24,381	4,132	166	4.02%
2001	\$111,418,684	\$60,600	\$24,534	4,541	168	3.70%
2002	\$121,915,900	\$64,600	\$25,258	4,827	199	4.12%
2003	\$123,231,373	\$65,600	\$25,788	4,779	192	4.02%
2004	\$129,205,383	\$66,800	\$27,284	4,736	186	3.93%

2004 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION
RATE GROUP 167: FIELD CROP, FRUIT AND VEGETABLE FARMS

(CLASS C: OTHER PRIMARY INDUSTRIES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	\$159,115,674	\$58,200	\$22,891	6,951	175	2.52%
1999	\$169,990,017	\$59,200	\$23,568	7,213	162	2.25%
2000	\$214,433,962	\$59,300	\$22,270	9,629	242	2.51%
2001	\$238,043,418	\$60,600	\$23,544	10,111	252	2.49%
2002	\$259,929,510	\$64,600	\$25,074	10,366	258	2.49%
2003	\$262,734,149	\$65,600	\$25,601	10,262	249	2.43%
2004	\$275,470,976	\$66,800	\$27,085	10,170	241	2.37%

**2004 PREMIUM RATES
 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

RATE GROUP 174: TOBACCO AND MUSHROOM FARMS

(CLASS C: OTHER PRIMARY INDUSTRIES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	\$125,465,285	\$58,200	\$24,115	5,203	222	4.27%
1999	\$119,390,003	\$59,200	\$23,767	5,023	191	3.80%
2000	\$108,153,108	\$59,300	\$22,550	4,796	174	3.63%
2001	\$124,347,328	\$60,600	\$23,998	5,182	229	4.42%
2002	\$119,504,790	\$64,600	\$24,757	4,827	209	4.33%
2003	\$120,794,247	\$65,600	\$25,277	4,779	202	4.23%
2004	\$126,650,110	\$66,800	\$26,743	4,736	195	4.12%

**2004 PREMIUM RATES
 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

RATE GROUP 181: FISHING AND MISCELLANEOUS FARMING

(CLASS C: OTHER PRIMARY INDUSTRIES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	\$205,650,829	\$58,200	\$21,413	9,604	421	4.38%
1999	\$224,120,968	\$59,200	\$22,077	10,152	397	3.91%
2000	\$210,065,143	\$59,300	\$23,838	8,812	306	3.47%
2001	\$224,689,341	\$60,600	\$24,405	9,207	321	3.49%
2002	\$236,917,355	\$64,600	\$24,894	9,517	337	3.54%
2003	\$239,473,693	\$65,600	\$25,417	9,422	326	3.46%
2004	\$251,082,899	\$66,800	\$26,891	9,337	315	3.37%

2004 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>
1998	\$169,446,713	\$58,200	\$24,323	6,966	170	2.44%
1999	\$171,515,596	\$59,200	\$26,292	6,523	173	2.65%
2000	\$174,781,570	\$59,300	\$26,112	6,693	171	2.55%
2001	\$182,321,801	\$60,600	\$27,939	6,526	154	2.36%
2002	\$195,604,341	\$64,600	\$27,820	7,031	182	2.59%
2003	\$197,714,912	\$65,600	\$28,404	6,961	176	2.53%
2004	\$207,299,735	\$66,800	\$30,052	6,898	170	2.46%

**2004 PREMIUM RATES
 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

RATE GROUP 190: LANDSCAPING AND RELATED SERVICES

(CLASS C: OTHER PRIMARY INDUSTRIES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	\$188,845,713	\$58,200	\$28,137	6,712	452	6.73%
1999	\$195,884,299	\$59,200	\$28,479	6,878	454	6.60%
2000	\$221,035,369	\$59,300	\$29,023	7,616	457	6.00%
2001	\$242,236,252	\$60,600	\$30,931	7,831	453	5.78%
2002	\$270,106,928	\$64,600	\$31,432	8,594	481	5.60%
2003	\$273,021,382	\$65,600	\$32,092	8,508	465	5.47%
2004	\$286,256,912	\$66,800	\$33,953	8,431	449	5.33%

**2004 PREMIUM RATES
 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

CLASS C: OTHER PRIMARY INDUSTRIES

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	\$945,888,790	\$58,200	\$23,858	39,647	1,622	4.09%
1999	\$978,885,829	\$59,200	\$24,359	40,186	1,528	3.80%
2000	\$1,029,204,851	\$59,300	\$24,694	41,678	1,516	3.64%
2001	\$1,123,056,824	\$60,600	\$25,878	43,398	1,577	3.63%
2002	\$1,203,978,824	\$64,600	\$26,659	45,162	1,666	3.69%
2003	\$1,216,969,756	\$65,600	\$27,219	44,711	1,610	3.60%
2004	\$1,275,966,015	\$66,800	\$28,798	44,308	1,556	3.51%

2004 PREMIUM RATES

NEW CLAIMS COST BY RATE GROUP

<u>Rate Group</u>	<u>Description</u>	<u>2004 New Claims Cost</u>		<u>2004 Premium</u>
		<u>Cost Index *</u> <u>(%)</u>	<u>Cost per LTI</u> <u>(\$)</u>	<u>Rate</u> <u>(\$)</u>
159	LIVESTOCK FARMS	154%	19,052	6.45
167	FIELD CROP, FRUIT AND VEGETABLE FARMS	81%	10,046	2.21
174	TOBACCO AND MUSHROOM FARMS	71%	8,767	3.29
181	FISHING AND MISCELLANEOUS FARMING	88%	10,824	3.22
184	POULTRY FARMS AND AGRICULTURAL SERVICES	88%	10,858	2.13
190	LANDSCAPING AND RELATED SERVICES	114%	14,039	5.07
CLASS: C OTHER PRIMARY INDUSTRIES			12,361	3.57

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

2004 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 Relief/Transfer</u>	<u>After Relief/Transfer</u>
B.1 WSIB Administrative			
	WSIB Administrative	0.759	0.990
	Total	0.759	0.990
B.2 Legislative Obligations			
	WSIAT	0.028	0.037
	Office of Worker Advisor	0.014	0.018
	Office of Employer Advisor	0.005	0.007
	OHSA	0.075	0.098
	Mine Rescue	0.000	0.000
	Program Administration	0.001	0.001
	Institute of Work & Health	0.008	0.010
	Total	0.131	0.171
B.3 Accident Prevention			
	FSA	0.243	0.243
	Total	1.133	1.404
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.271	
B.5 NET OVERHEAD EXPENSES		1.404	

2004 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>	
		<u>Before Relief/Transfer</u>	<u>After Relief/Transfer</u>
B.1 WSIB Administrative			
	WSIB Administrative	0.364	0.400
	Total	0.364	0.400
B.2 Legislative Obligations			
	WSIAT	0.014	0.015
	Office of Worker Advisor	0.007	0.008
	Office of Employer Advisor	0.002	0.002
	OHSA	0.036	0.040
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.004	0.004
	Total	0.063	0.069
B.3 Accident Prevention			
	FSA	0.136	0.136
	Total	0.562	0.604
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.042	
B.5 NET OVERHEAD EXPENSES		0.604	

2004 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 Relief/Transfer</u>	<u>After Relief/Transfer</u>
B.1 WSIB Administrative			
	WSIB Administrative	0.457	0.598
	Total	0.457	0.598
B.2 Legislative Obligations			
	WSIAT	0.017	0.022
	Office of Worker Advisor	0.008	0.010
	Office of Employer Advisor	0.003	0.004
	OHSA	0.045	0.059
	Mine Rescue	0.000	0.000
	Program Administration	0.001	0.001
	Institute of Work & Health	0.005	0.007
	Total	0.079	0.103
B.3 Accident Prevention			
	FSA	0.161	0.161
	Total	0.696	0.861
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.165	
B.5 NET OVERHEAD EXPENSES		0.861	

2004 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 181: FISHING AND MISCELLANEOUS FARMING

(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.1 WSIB Administrative			
	WSIB Administrative	0.453	0.621
	Total	0.453	0.621
B.2 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	0.005	0.007
	Total	0.034	0.047
B.3 Accident Prevention			
	FSA	0.160	0.160
	Total	0.646	0.827
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.181	
B.5 NET OVERHEAD EXPENSES		0.827	

2004 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.1 WSIB Administrative			
	WSIB Administrative	0.356	0.383
	Total	0.356	0.383
B.2 Legislative Obligations			
	WSIAT	0.013	0.014
	Office of Worker Advisor	0.006	0.006
	Office of Employer Advisor	0.002	0.002
	OHSA	0.035	0.038
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.004	0.004
	Total	0.060	0.064
B.3 Accident Prevention			
	FSA	0.133	0.133
	Total	0.550	0.581
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.031	
B.5 NET OVERHEAD EXPENSES		0.581	

2004 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 190: LANDSCAPING AND RELATED 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.1 WSIB Administrative			
	WSIB Administrative	0.624	0.822
	Total	0.624	0.822
B.2 Legislative Obligations			
	WSIAT	0.023	0.030
	Office of Worker Advisor	0.011	0.014
	Office of Employer Advisor	0.004	0.005
	OHSA	0.062	0.082
	Mine Rescue	0.000	0.000
	Program Administration	0.001	0.001
	Institute of Work & Health	0.006	0.008
	Total	0.107	0.141
B.3 Accident Prevention			
	FSA	0.206	0.206
	Total	0.938	1.170
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.232	
B.5 NET OVERHEAD EXPENSES		1.170	

2004 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.1 WSIB Administrative			
	WSIB Administrative	0.488	0.615
	Total	0.488	0.615
B.2 Legislative Obligations			
	WSIAT	0.018	0.023
	Office of Worker Advisor	0.009	0.011
	Office of Employer Advisor	0.003	0.004
	OHSA	0.039	0.049
	Mine Rescue	0.000	0.000
	Program Administration	0.001	0.001
	Institute of Work & Health	0.005	0.006
	Total	0.075	0.094
B.3 Accident Prevention			
		0.169	0.169
	Total	0.732	0.877
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.145	
B.5 NET OVERHEAD EXPENSES		0.877	

2004 PREMIUM RATE COMPONENTS

RATE GROUP 159: LIVESTOCK FARMS

(CLASS C: OTHER PRIMARY INDUSTRIES)

Component	2004 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2004 Premium Rate	2003 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	2.784		2.850	
2. Second Injury Enhancement Fund (SIEF)				
a. <i>minus</i> Relief	(0.266)		(0.297)	
b. <i>plus</i> Transfer Charge	0.580		0.632	
3. NET NEW CLAIMS COST	3.098	3.098	3.185	3.185
		48%		48%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.759		0.778	
2. Legislative Obligations	0.131		0.142	
3. Accident Prevention	0.243		0.228	
4. TOTAL OVERHEAD EXPENSES	1.133		1.149	
a. <i>minus</i> Relief	0.000		0.000	
b. <i>plus</i> Transfer Charge	0.271		0.481	
5. NET OVERHEAD EXPENSES	1.404	1.404	1.630	1.630
		22%		25%
C. UNFUNDED LIABILITY				
		2.387		2.231
		37%		34%
D. (GAIN)/LOSS				
1. 1999 Accident Year	(0.173)		(0.207)	
2. 2000 Accident Year	(0.232)		(0.210)	
3. 2001 Accident Year	(0.031)		N/A	
	(0.437)	(0.437)	(0.417)	(0.417)
		-7%		-6%
E. TOTAL PREMIUM RATE (A+B+C+D)				
	<u>6.45</u>	<u>100%</u>	<u>6.63</u>	<u>100%</u>

2004 PREMIUM RATE COMPONENTS

RATE GROUP 167: FIELD CROP, FRUIT AND VEGETABLE FARMS

(CLASS C: OTHER PRIMARY INDUSTRIES)

Component	2004 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2004 Premium Rate	2003 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2003 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	0.892			0.886		
2. Second Injury Enhancement Fund (SIEF)						
a. <i>minus</i> Relief	(0.083)			(0.116)		
b. <i>plus</i> Transfer Charge	0.186			0.196		
3. NET NEW CLAIMS COST	0.995	0.995	45%	0.967	0.967	47%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.364			0.367		
2. Legislative Obligations	0.063			0.065		
3. Accident Prevention	0.136			0.126		
4. TOTAL OVERHEAD EXPENSES	0.562			0.560		
a. <i>minus</i> Relief	0.000			(0.008)		
b. <i>plus</i> Transfer Charge	0.042			0.000		
5. NET OVERHEAD EXPENSES	0.604	0.604	27%	0.552	0.552	27%
C. UNFUNDED LIABILITY		0.746	34%		0.677	33%
D. (GAIN)/LOSS						
1. 1999 Accident Year	(0.055)			(0.063)		
2. 2000 Accident Year	(0.074)			(0.063)		
3. 2001 Accident Year	(0.010)			N/A		
	(0.140)	(0.140)	-6%	(0.126)	(0.126)	-6%
E. TOTAL PREMIUM RATE (A+B+C+D)	<u>2.21</u>		<u>100%</u>	<u>2.07</u>		<u>100%</u>

2004 PREMIUM RATE COMPONENTS

RATE GROUP 174: TOBACCO AND MUSHROOM FARMS

(CLASS C: OTHER PRIMARY INDUSTRIES)

Component	2004 Premium Rate Per \$100 Of Insurable Earnings		2003 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2004 Premium Rate		Percentage of 2003 Premium Rate	
A. NEW CLAIMS COST								
1. GROSS NEW CLAIMS COST	1.370		1.470					
2. Second Injury Enhancement Fund (SIEF)								
a. <i>minus</i> Relief	(0.167)		(0.215)					
b. <i>plus</i> Transfer Charge	0.286		0.326					
3. NET NEW CLAIMS COST	1.489	1.489	1.581	1.581	45%	47%		
B. OVERHEAD EXPENSES								
1. WSIB Administrative	0.457		0.481					
2. Legislative Obligations	0.079		0.088					
3. Accident Prevention	0.161		0.154					
4. TOTAL OVERHEAD EXPENSES	0.696		0.723					
a. <i>minus</i> Relief	0.000		0.000					
b. <i>plus</i> Transfer Charge	0.165		0.127					
5. NET OVERHEAD EXPENSES	0.861	0.861	0.850	0.850	26%	26%		
C. UNFUNDED LIABILITY		1.145		1.107	35%	33%		
D. (GAIN)/LOSS								
1. 1999 Accident Year	(0.083)		(0.103)					
2. 2000 Accident Year	(0.111)		(0.104)					
3. 2001 Accident Year	(0.015)		N/A					
	(0.210)	(0.210)	(0.207)	(0.207)	-6%	-6%		
E. TOTAL PREMIUM RATE (A+B+C+D)	3.29		3.33		100%	100%		

2004 PREMIUM RATE COMPONENTS

RATE GROUP 181: FISHING AND MISCELLANEOUS FARMING

(CLASS C: OTHER PRIMARY INDUSTRIES)

Component	2004 Premium Rate Per \$100 Of Insurable Earnings		2003 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2004 Premium Rate		Percentage of 2003 Premium Rate	
A. NEW CLAIMS COST								
1. GROSS NEW CLAIMS COST	1.378		1.515					
2. Second Injury Enhancement Fund (SIEF)								
a. <i>minus</i> Relief	(0.198)		(0.263)					
b. <i>plus</i> Transfer Charge	0.287		0.336					
3. NET NEW CLAIMS COST	1.468	1.468	1.588	1.588	46%	47%		
B. OVERHEAD EXPENSES								
1. WSIB Administrative	0.453		0.482					
2. Legislative Obligations	0.034		0.041					
3. Accident Prevention	0.160		0.154					
4. TOTAL OVERHEAD EXPENSES	0.646		0.678					
a. <i>minus</i> Relief	0.000		0.000					
b. <i>plus</i> Transfer Charge	0.181		0.175					
5. NET OVERHEAD EXPENSES	0.827	0.827	0.853	0.853	26%	25%		
C. UNFUNDED LIABILITY		1.132		1.112	35%	33%		
D. (GAIN)/LOSS								
1. 1999 Accident Year	(0.082)		(0.103)					
2. 2000 Accident Year	(0.109)		(0.104)					
3. 2001 Accident Year	(0.014)		N/A					
	(0.207)	(0.207)	(0.208)	(0.208)	-6%	-6%		
E. TOTAL PREMIUM RATE (A+B+C+D)	<u>3.22</u>		<u>3.35</u>		<u>100%</u>	<u>100%</u>		

2004 PREMIUM RATE COMPONENTS

RATE GROUP 184: POULTRY FARMS AND AGRICULTURAL SERVICES

(CLASS C: OTHER PRIMARY INDUSTRIES)

Component	2004 Premium Rate Per \$100 Of Insurable Earnings		2003 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2004 Premium Rate		Percentage of 2003 Premium Rate	
A. NEW CLAIMS COST								
1. GROSS NEW CLAIMS COST	0.904		0.936					
2. Second Injury Enhancement Fund (SIEF)								
a. <i>minus</i> Relief	(0.140)		(0.148)					
b. <i>plus</i> Transfer Charge	0.188		0.207					
3. NET NEW CLAIMS COST	0.953	0.953	0.996	0.996	45%	47%		
B. OVERHEAD EXPENSES								
1. WSIB Administrative	0.356		0.373					
2. Legislative Obligations	0.060		0.067					
3. Accident Prevention	0.133		0.127					
4. TOTAL OVERHEAD EXPENSES	0.550		0.568					
a. <i>minus</i> Relief	0.000		(0.002)					
b. <i>plus</i> Transfer Charge	0.031		0.000					
5. NET OVERHEAD EXPENSES	0.581	0.581	0.566	0.566	27%	27%		
C. UNFUNDED LIABILITY		0.728		0.698	34%	33%		
D. (GAIN)/LOSS								
1. 1999 Accident Year	(0.053)		(0.064)					
2. 2000 Accident Year	(0.071)		(0.065)					
3. 2001 Accident Year	(0.009)		N/A					
	(0.134)	(0.134)	(0.130)	(0.130)	-6%	-6%		
E. TOTAL PREMIUM RATE (A+B+C+D)	<u>2.13</u>	<u>2.13</u>	<u>2.13</u>	<u>2.13</u>	<u>100%</u>	<u>100%</u>		

2004 PREMIUM RATE COMPONENTS

RATE GROUP 190: LANDSCAPING AND RELATED SERVICES

(CLASS C: OTHER PRIMARY INDUSTRIES)

Component	2004 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2004 Premium Rate	2003 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	2.235		2.502	
2. Second Injury Enhancement Fund (SIEF)				
a. <i>minus</i> Relief	(0.319)		(0.444)	
b. <i>plus</i> Transfer Charge	0.466		0.554	
3. NET NEW CLAIMS COST	2.382	2.382	2.613	2.613
		47%		48%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.624		0.672	
2. Legislative Obligations	0.107		0.122	
3. Accident Prevention	0.206		0.202	
4. TOTAL OVERHEAD EXPENSES	0.938		0.997	
a. <i>minus</i> Relief	0.000		0.000	
b. <i>plus</i> Transfer Charge	0.232		0.355	
5. NET OVERHEAD EXPENSES	1.170	1.170	1.352	1.352
		23%		25%
C. UNFUNDED LIABILITY		1.852		1.830
		37%		34%
D. (GAIN)/LOSS				
1. 1999 Accident Year	(0.133)		(0.170)	
2. 2000 Accident Year	(0.178)		(0.172)	
3. 2001 Accident Year	(0.024)		N/A	
	(0.336)	(0.336)	(0.342)	(0.342)
		-7%		-6%
E. TOTAL PREMIUM RATE (A+B+C+D)	5.07	100%	5.45	100%

2004 PREMIUM RATE COMPONENTS

CLASS C: OTHER PRIMARY INDUSTRIES

Component	2004 Premium Rate Per \$100 Of Insurable Earnings		2003 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2004 Premium Rate		Percentage of 2003 Premium Rate	
A. NEW CLAIMS COST								
1. GROSS NEW CLAIMS COST	1.530		1.634					
2. Second Injury Enhancement Fund (SIEF)								
a. <i>minus</i> Relief	(0.195)		(0.251)					
b. <i>plus</i> Transfer Charge	0.319		0.362					
3. NET NEW CLAIMS COST	1.655	1.655	1.745	1.745	46%	48%		
B. OVERHEAD EXPENSES								
1. WSIB Administrative	0.488		0.511					
2. Legislative Obligations	0.075		0.085					
3. Accident Prevention	0.169		0.161					
4. TOTAL OVERHEAD EXPENSES	0.732		0.757					
a. <i>minus</i> Relief	0.000		0.000					
b. <i>plus</i> Transfer Charge	0.145		0.172					
5. NET OVERHEAD EXPENSES	0.877	0.877	0.929	0.929	25%	25%		
C. UNFUNDED LIABILITY		1.273		1.222	36%	33%		
D. (GAIN)/LOSS								
1. 1999 Accident Year	(0.092)		(0.113)					
2. 2000 Accident Year	(0.123)		(0.115)					
3. 2001 Accident Year	(0.016)		N/A					
	(0.233)	(0.233)	(0.228)	(0.228)	-7%	-6%		
E. TOTAL PREMIUM RATE (A+B+C+D)	3.57		3.67		100%	100%		

2004 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>2004 Premium Rate</u> (\$)
159	LIVESTOCK FARMS	3.098	1.404	2.387	(0.437)	6.45
167	FIELD CROP, FRUIT AND VEGETABLE FARMS	0.995	0.604	0.746	(0.140)	2.21
174	TOBACCO AND MUSHROOM FARMS	1.489	0.861	1.145	(0.210)	3.29
181	FISHING AND MISCELLANEOUS FARMING	1.468	0.827	1.132	(0.207)	3.22
184	POULTRY FARMS AND AGRICULTURAL SERVICES	0.953	0.581	0.728	(0.134)	2.13
190	LANDSCAPING AND RELATED SERVICES	2.382	1.170	1.852	(0.336)	5.07
CLASS: C	OTHER PRIMARY INDUSTRIES	1.655	0.877	1.273	(0.233)	3.57



WSIB **2004**
Premium
Rates **MANUAL**

SECTION 6D

*Class D –
Supporting Documentation*

**2004 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

RATE GROUP 207: MEAT AND FISH PRODUCTS

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	\$354,805,124	\$58,200	\$28,727	12,351	700	5.67%
1999	\$372,420,133	\$59,200	\$27,364	13,610	751	5.52%
2000	\$371,501,691	\$59,300	\$27,471	13,524	734	5.43%
2001	\$403,227,278	\$60,600	\$27,354	14,741	772	5.24%
2002	\$439,907,187	\$64,600	\$28,488	15,442	740	4.79%
2003	\$442,967,181	\$65,600	\$28,801	15,380	719	4.67%
2004	\$458,581,775	\$66,800	\$29,521	15,534	709	4.56%

**2004 PREMIUM RATES
 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

RATE GROUP 210: POULTRY PRODUCTS

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	\$228,485,556	\$58,200	\$27,153	8,415	379	4.50%
1999	\$242,092,670	\$59,200	\$26,628	9,092	374	4.11%
2000	\$261,534,028	\$59,300	\$27,142	9,636	389	4.04%
2001	\$270,767,212	\$60,600	\$28,874	9,377	404	4.31%
2002	\$280,152,549	\$64,600	\$29,189	9,598	387	4.03%
2003	\$282,101,290	\$65,600	\$29,510	9,560	376	3.93%
2004	\$292,045,361	\$66,800	\$30,248	9,656	371	3.84%

**2004 PREMIUM RATES
 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

RATE GROUP 214: FRUIT AND VEGETABLE PRODUCTS

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	\$289,868,209	\$58,200	\$26,616	10,891	364	3.34%
1999	\$306,495,465	\$59,200	\$26,509	11,562	335	2.90%
2000	\$310,699,865	\$59,300	\$26,768	11,607	292	2.52%
2001	\$321,127,636	\$60,600	\$27,952	11,488	272	2.37%
2002	\$344,688,992	\$64,600	\$27,453	12,556	267	2.13%
2003	\$347,086,649	\$65,600	\$27,755	12,506	260	2.08%
2004	\$359,321,453	\$66,800	\$28,449	12,631	256	2.03%

**2004 PREMIUM RATES
 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

RATE GROUP 216: DAIRY PRODUCTS

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	\$301,678,837	\$58,200	\$32,101	9,398	245	2.61%
1999	\$302,137,520	\$59,200	\$33,842	8,928	185	2.07%
2000	\$305,107,030	\$59,300	\$31,963	9,546	238	2.49%
2001	\$323,832,064	\$60,600	\$33,619	9,632	189	1.96%
2002	\$327,779,842	\$64,600	\$32,693	10,026	158	1.58%
2003	\$330,059,879	\$65,600	\$33,053	9,986	176	1.76%
2004	\$341,694,489	\$66,800	\$33,879	10,086	178	1.76%

**2004 PREMIUM RATES
 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

RATE GROUP 220: OTHER BAKERY PRODUCTS

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	\$280,634,727	\$58,200	\$24,629	11,394	361	3.17%
1999	\$295,461,317	\$59,200	\$25,941	11,390	397	3.49%
2000	\$311,874,728	\$59,300	\$26,712	11,675	411	3.52%
2001	\$325,586,940	\$60,600	\$26,001	12,522	447	3.57%
2002	\$344,317,995	\$64,600	\$27,806	12,383	387	3.13%
2003	\$346,713,071	\$65,600	\$28,112	12,333	376	3.05%
2004	\$358,934,707	\$66,800	\$28,815	12,456	371	2.98%

**2004 PREMIUM RATES
 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

RATE GROUP 222: CONFECTIONERY

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	\$253,055,803	\$58,200	\$29,670	8,529	187	2.19%
1999	\$262,239,139	\$59,200	\$30,568	8,579	171	1.99%
2000	\$272,812,308	\$59,300	\$31,287	8,720	147	1.69%
2001	\$277,157,640	\$60,600	\$30,741	9,016	157	1.74%
2002	\$315,960,724	\$64,600	\$32,511	9,719	166	1.71%
2003	\$318,158,547	\$65,600	\$32,869	9,680	161	1.66%
2004	\$329,373,636	\$66,800	\$33,690	9,777	159	1.63%

2004 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION
RATE GROUP 223: BISCUITS, SNACK FOODS AND OTHER FOOD PRODUCTS

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	\$549,349,363	\$58,200	\$27,193	20,202	604	2.99%
1999	\$593,019,550	\$59,200	\$28,136	21,077	518	2.46%
2000	\$616,531,505	\$59,300	\$27,989	22,028	543	2.47%
2001	\$655,980,785	\$60,600	\$29,313	22,379	472	2.11%
2002	\$724,053,907	\$64,600	\$28,986	24,979	536	2.15%
2003	\$729,090,426	\$65,600	\$29,305	24,879	521	2.09%
2004	\$754,790,864	\$66,800	\$30,037	25,128	514	2.05%

**2004 PREMIUM RATES
 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

RATE GROUP 226: CRUSHED AND GROUND FOODS

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	\$532,193,763	\$58,200	\$34,006	15,650	303	1.94%
1999	\$549,306,672	\$59,200	\$35,264	15,577	339	2.18%
2000	\$546,916,690	\$59,300	\$34,815	15,709	323	2.06%
2001	\$552,978,842	\$60,600	\$36,231	15,262	334	2.19%
2002	\$579,250,721	\$64,600	\$37,310	15,525	286	1.84%
2003	\$583,279,989	\$65,600	\$37,720	15,463	310	2.00%
2004	\$603,840,609	\$66,800	\$38,663	15,618	314	2.01%

**2004 PREMIUM RATES
 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

RATE GROUP 230: ALCOHOLIC BEVERAGES

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	\$268,196,807	\$58,200	\$41,166	6,515	147	2.26%
1999	\$286,370,483	\$59,200	\$39,173	7,310	155	2.12%
2000	\$290,042,116	\$59,300	\$39,872	7,274	162	2.23%
2001	\$302,968,475	\$60,600	\$38,499	7,870	147	1.87%
2002	\$307,003,485	\$64,600	\$42,429	7,236	117	1.62%
2003	\$309,139,001	\$65,600	\$42,896	7,207	114	1.58%
2004	\$320,036,151	\$66,800	\$43,968	7,279	112	1.54%

**2004 PREMIUM RATES
 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

RATE GROUP 231: SOFT DRINKS

(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>
1998	\$194,967,652	\$58,200	\$36,444	5,350	291	5.44%
1999	\$221,430,084	\$59,200	\$35,701	6,202	311	5.01%
2000	\$233,609,517	\$59,300	\$36,367	6,424	276	4.30%
2001	\$248,030,050	\$60,600	\$37,124	6,681	331	4.95%
2002	\$269,246,576	\$64,600	\$38,622	6,971	314	4.50%
2003	\$271,119,455	\$65,600	\$39,047	6,943	305	4.39%
2004	\$280,676,416	\$66,800	\$40,023	7,012	301	4.29%

**2004 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

RATE GROUP 237: TIRES AND TUBES

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	\$127,686,235	\$58,200	\$36,078	3,539	162	4.58%
1999	\$129,739,450	\$59,200	\$36,892	3,517	190	5.40%
2000	\$116,290,784	\$59,300	\$36,009	3,229	162	5.02%
2001	\$119,335,505	\$60,600	\$36,751	3,247	118	3.63%
2002	\$126,251,555	\$64,600	\$40,856	3,090	134	4.34%
2003	\$127,129,761	\$65,600	\$41,305	3,078	120	3.90%
2004	\$131,611,085	\$66,800	\$42,338	3,109	118	3.80%

**2004 PREMIUM RATES
 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

RATE GROUP 238: OTHER RUBBER PRODUCTS

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	\$299,358,919	\$58,200	\$31,327	9,556	280	2.93%
1999	\$318,979,075	\$59,200	\$31,139	10,244	363	3.54%
2000	\$335,034,284	\$59,300	\$34,117	9,820	424	4.32%
2001	\$326,505,979	\$60,600	\$34,830	9,374	346	3.69%
2002	\$347,248,763	\$64,600	\$35,768	9,708	337	3.47%
2003	\$349,664,225	\$65,600	\$36,161	9,669	328	3.39%
2004	\$361,989,889	\$66,800	\$37,065	9,766	323	3.31%

2004 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>
1998	\$194,721,507	\$58,200	\$25,058	7,771	144	1.85%
1999	\$221,621,636	\$59,200	\$26,268	8,437	177	2.10%
2000	\$246,001,083	\$59,300	\$26,623	9,240	197	2.13%
2001	\$248,911,209	\$60,600	\$28,604	8,702	188	2.16%
2002	\$274,308,504	\$64,600	\$27,923	9,824	151	1.54%
2003	\$276,216,594	\$65,600	\$28,230	9,785	180	1.84%
2004	\$285,953,229	\$66,800	\$28,936	9,883	182	1.84%

**2004 PREMIUM RATES
 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

RATE GROUP 261: PLASTIC FILM AND SHEETING

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	\$162,143,807	\$58,200	\$29,104	5,571	160	2.87%
1999	\$176,607,245	\$59,200	\$28,826	6,127	179	2.92%
2000	\$220,027,963	\$59,300	\$30,358	7,248	191	2.64%
2001	\$194,776,099	\$60,600	\$31,360	6,211	129	2.08%
2002	\$188,939,198	\$64,600	\$30,307	6,234	127	2.04%
2003	\$190,253,459	\$65,600	\$30,640	6,209	123	1.98%
2004	\$196,959,893	\$66,800	\$31,406	6,271	122	1.95%

**2004 PREMIUM RATES
 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

RATE GROUP 263: OTHER PLASTIC PRODUCTS

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	\$899,120,816	\$58,200	\$24,517	36,673	1,264	3.45%
1999	\$995,413,722	\$59,200	\$25,381	39,218	1,390	3.54%
2000	\$1,073,521,390	\$59,300	\$25,981	41,319	1,437	3.48%
2001	\$1,029,376,606	\$60,600	\$27,106	37,975	1,287	3.39%
2002	\$1,086,750,697	\$64,600	\$28,528	38,094	1,101	2.89%
2003	\$1,094,310,135	\$65,600	\$28,842	37,942	1,070	2.82%
2004	\$1,132,884,567	\$66,800	\$29,563	38,321	1,055	2.75%

**2004 PREMIUM RATES
 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

RATE GROUP 273: TANNERIES AND LEATHER PRODUCTS

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	\$113,186,342	\$58,200	\$23,916	4,733	101	2.13%
1999	\$97,360,265	\$59,200	\$24,111	4,038	67	1.66%
2000	\$73,924,109	\$59,300	\$22,904	3,228	60	1.86%
2001	\$65,756,833	\$60,600	\$23,246	2,829	73	2.58%
2002	\$61,767,516	\$64,600	\$23,871	2,588	59	2.28%
2003	\$62,197,171	\$65,600	\$24,134	2,578	56	2.17%
2004	\$64,389,621	\$66,800	\$24,737	2,604	55	2.11%

2004 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>
1998	\$376,030,661	\$58,200	\$24,582	15,297	448	2.93%
1999	\$404,291,999	\$59,200	\$25,014	16,162	551	3.41%
2000	\$402,403,792	\$59,300	\$24,954	16,126	517	3.21%
2001	\$385,935,074	\$60,600	\$25,277	15,268	476	3.12%
2002	\$379,311,455	\$64,600	\$26,160	14,500	424	2.92%
2003	\$381,949,945	\$65,600	\$26,448	14,442	412	2.85%
2004	\$395,413,681	\$66,800	\$27,109	14,586	406	2.78%

**2004 PREMIUM RATES
 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

RATE GROUP 301: CLOTHING, FIBRE AND YARN

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	\$742,837,711	\$58,200	\$23,103	32,154	507	1.58%
1999	\$734,211,362	\$59,200	\$23,133	31,739	452	1.42%
2000	\$731,754,958	\$59,300	\$22,904	31,949	439	1.37%
2001	\$683,643,963	\$60,600	\$25,091	27,246	378	1.39%
2002	\$684,080,042	\$64,600	\$23,934	28,582	321	1.12%
2003	\$688,838,503	\$65,600	\$24,197	28,468	358	1.26%
2004	\$713,120,060	\$66,800	\$24,802	28,753	362	1.26%

2004 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION
RATE GROUP 308: MILLWORK AND OTHER WOOD INDUSTRIES

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	\$206,213,327	\$58,200	\$25,633	8,045	470	5.84%
1999	\$211,335,324	\$59,200	\$25,830	8,182	497	6.07%
2000	\$242,230,029	\$59,300	\$25,815	9,383	501	5.34%
2001	\$252,074,463	\$60,600	\$27,172	9,277	488	5.26%
2002	\$283,229,842	\$64,600	\$27,593	10,264	489	4.76%
2003	\$285,199,989	\$65,600	\$27,897	10,223	475	4.65%
2004	\$295,253,288	\$66,800	\$28,594	10,325	469	4.54%

**2004 PREMIUM RATES
 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

RATE GROUP 311: WOODEN CABINETS

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	\$183,123,365	\$58,200	\$27,898	6,564	232	3.53%
1999	\$209,256,009	\$59,200	\$27,401	7,637	275	3.60%
2000	\$249,666,239	\$59,300	\$28,677	8,706	380	4.36%
2001	\$259,570,162	\$60,600	\$30,410	8,536	376	4.40%
2002	\$286,819,346	\$64,600	\$30,542	9,391	399	4.25%
2003	\$288,814,461	\$65,600	\$30,878	9,353	388	4.15%
2004	\$298,995,171	\$66,800	\$31,650	9,447	382	4.04%

**2004 PREMIUM RATES
 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

RATE GROUP 312: WOODEN BOXES AND PALLETS

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	\$57,484,388	\$58,200	\$22,579	2,546	191	7.50%
1999	\$61,270,901	\$59,200	\$23,115	2,651	215	8.11%
2000	\$69,063,824	\$59,300	\$22,445	3,077	218	7.08%
2001	\$67,833,006	\$60,600	\$26,021	2,607	205	7.86%
2002	\$69,490,591	\$64,600	\$25,206	2,757	197	7.15%
2003	\$69,973,968	\$65,600	\$25,483	2,746	192	6.99%
2004	\$72,440,550	\$66,800	\$26,120	2,773	189	6.82%

**2004 PREMIUM RATES
 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

RATE GROUP 322: UPHOLSTERED FURNITURE

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	\$93,401,478	\$58,200	\$28,732	3,251	108	3.32%
1999	\$109,112,561	\$59,200	\$29,733	3,670	103	2.81%
2000	\$120,653,622	\$59,300	\$30,563	3,948	107	2.71%
2001	\$125,321,802	\$60,600	\$32,179	3,895	110	2.82%
2002	\$139,090,461	\$64,600	\$29,102	4,779	114	2.39%
2003	\$140,057,974	\$65,600	\$29,422	4,760	124	2.61%
2004	\$144,995,018	\$66,800	\$30,158	4,808	125	2.60%

**2004 PREMIUM RATES
 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

RATE GROUP 323: METAL FURNITURE

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	\$448,514,918	\$58,200	\$28,761	15,595	567	3.64%
1999	\$528,845,330	\$59,200	\$29,641	17,842	732	4.10%
2000	\$590,178,956	\$59,300	\$29,900	19,739	768	3.89%
2001	\$540,557,713	\$60,600	\$31,602	17,105	534	3.12%
2002	\$488,383,384	\$64,600	\$31,596	15,457	427	2.76%
2003	\$491,780,579	\$65,600	\$31,944	15,395	415	2.70%
2004	\$509,115,844	\$66,800	\$32,742	15,549	409	2.63%

2004 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>
1998	\$300,549,524	\$58,200	\$25,511	11,781	556	4.72%
1999	\$354,926,104	\$59,200	\$25,866	13,722	679	4.95%
2000	\$385,947,742	\$59,300	\$27,711	13,928	641	4.60%
2001	\$407,324,075	\$60,600	\$29,524	13,796	551	3.99%
2002	\$442,853,940	\$64,600	\$30,303	14,614	509	3.48%
2003	\$445,934,432	\$65,600	\$30,636	14,556	495	3.40%
2004	\$461,653,621	\$66,800	\$31,402	14,702	488	3.32%

**2004 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

RATE GROUP 328: FURNITURE PARTS AND FIXTURES

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	\$133,179,633	\$58,200	\$27,329	4,873	212	4.35%
1999	\$127,912,727	\$59,200	\$26,634	4,803	182	3.79%
2000	\$137,235,295	\$59,300	\$28,938	4,742	219	4.62%
2001	\$162,677,621	\$60,600	\$31,291	5,199	221	4.25%
2002	\$149,836,081	\$64,600	\$30,001	4,994	201	4.02%
2003	\$150,878,341	\$65,600	\$30,331	4,974	195	3.92%
2004	\$156,196,802	\$66,800	\$31,089	5,024	193	3.84%

**2004 PREMIUM RATES
 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

RATE GROUP 333: PRINTING, PLATEMAKING AND BINDING

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	\$1,314,280,981	\$58,200	\$29,357	44,769	737	1.65%
1999	\$1,402,244,720	\$59,200	\$29,813	47,034	796	1.69%
2000	\$1,354,409,355	\$59,300	\$31,064	43,600	774	1.78%
2001	\$1,320,310,868	\$60,600	\$31,455	41,975	782	1.86%
2002	\$1,330,308,885	\$64,600	\$32,830	40,522	667	1.65%
2003	\$1,339,562,514	\$65,600	\$33,191	40,360	648	1.61%
2004	\$1,386,782,092	\$66,800	\$34,021	40,764	639	1.57%

**2004 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

RATE GROUP 335: PUBLISHING

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	\$962,354,936	\$58,200	\$29,994	32,085	243	0.76%
1999	\$1,015,992,776	\$59,200	\$31,621	32,131	275	0.86%
2000	\$1,052,396,278	\$59,300	\$28,696	36,674	261	0.71%
2001	\$1,066,263,474	\$60,600	\$32,680	32,628	260	0.80%
2002	\$1,047,974,756	\$64,600	\$32,883	31,869	262	0.82%
2003	\$1,055,264,468	\$65,600	\$33,245	31,742	255	0.80%
2004	\$1,092,462,541	\$66,800	\$34,076	32,059	251	0.78%

**2004 PREMIUM RATES
 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

RATE GROUP 338: FOLDING CARTONS

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	\$170,258,699	\$58,200	\$29,823	5,709	158	2.77%
1999	\$176,471,350	\$59,200	\$30,683	5,751	143	2.49%
2000	\$178,146,487	\$59,300	\$29,816	5,975	135	2.26%
2001	\$195,691,073	\$60,600	\$32,708	5,983	159	2.66%
2002	\$205,600,888	\$64,600	\$33,327	6,169	117	1.90%
2003	\$207,031,048	\$65,600	\$33,694	6,144	140	2.28%
2004	\$214,328,892	\$66,800	\$34,536	6,205	141	2.27%

**2004 PREMIUM RATES
 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

RATE GROUP 341: PAPER PRODUCTS

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	\$288,497,730	\$58,200	\$31,490	9,162	251	2.74%
1999	\$298,977,706	\$59,200	\$31,993	9,345	294	3.15%
2000	\$289,977,459	\$59,300	\$32,525	8,916	245	2.75%
2001	\$300,692,030	\$60,600	\$33,827	8,889	270	3.04%
2002	\$272,299,534	\$64,600	\$34,959	7,789	202	2.59%
2003	\$274,193,650	\$65,600	\$35,344	7,758	196	2.53%
2004	\$283,858,976	\$66,800	\$36,227	7,836	194	2.48%

2004 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>
1998	\$1,650,905,729	\$58,200	\$44,038	37,488	880	2.35%
1999	\$1,641,480,392	\$59,200	\$45,100	36,397	870	2.39%
2000	\$1,637,000,270	\$59,300	\$45,611	35,890	793	2.21%
2001	\$1,597,146,533	\$60,600	\$47,573	33,573	690	2.06%
2002	\$1,608,009,417	\$64,600	\$47,626	33,763	725	2.15%
2003	\$1,619,194,731	\$65,600	\$48,150	33,628	705	2.10%
2004	\$1,676,271,345	\$66,800	\$49,354	33,964	695	2.05%

**2004 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>
1998	\$176,529,095	\$58,200	\$31,076	5,681	359	6.32%
1999	\$187,836,382	\$59,200	\$32,637	5,755	351	6.10%
2000	\$178,678,085	\$59,300	\$33,018	5,411	221	4.08%
2001	\$176,986,166	\$60,600	\$33,791	5,238	231	4.41%
2002	\$234,356,706	\$64,600	\$42,907	5,462	224	4.10%
2003	\$235,986,891	\$65,600	\$43,379	5,440	218	4.01%
2004	\$244,305,429	\$66,800	\$44,463	5,494	215	3.91%

**2004 PREMIUM RATES
 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

RATE GROUP 361: NON-FERROUS METAL INDUSTRIES

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	\$409,899,862	\$58,200	\$37,281	10,995	382	3.47%
1999	\$454,002,478	\$59,200	\$38,184	11,890	420	3.53%
2000	\$481,148,478	\$59,300	\$37,710	12,759	430	3.37%
2001	\$446,569,709	\$60,600	\$40,888	10,922	384	3.52%
2002	\$444,861,888	\$64,600	\$44,922	9,903	384	3.88%
2003	\$447,956,347	\$65,600	\$45,416	9,863	373	3.78%
2004	\$463,746,809	\$66,800	\$46,552	9,962	368	3.69%

**2004 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>
1998	\$78,340,078	\$58,200	\$33,556	2,335	142	6.08%
1999	\$77,593,490	\$59,200	\$34,611	2,242	172	7.67%
2000	\$53,233,490	\$59,300	\$33,224	1,602	133	8.30%
2001	\$48,192,443	\$60,600	\$35,126	1,372	116	8.45%
2002	\$41,666,794	\$64,600	\$34,414	1,211	69	5.70%
2003	\$41,956,628	\$65,600	\$34,793	1,206	85	7.05%
2004	\$43,435,599	\$66,800	\$35,662	1,218	86	7.06%

**2004 PREMIUM RATES
 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

RATE GROUP 374: DOORS AND WINDOWS

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	\$242,707,326	\$58,200	\$26,705	9,089	384	4.22%
1999	\$265,771,585	\$59,200	\$26,586	9,997	451	4.51%
2000	\$284,547,392	\$59,300	\$27,836	10,222	476	4.66%
2001	\$325,123,280	\$60,600	\$29,176	11,143	518	4.65%
2002	\$362,168,987	\$64,600	\$29,342	12,343	453	3.67%
2003	\$364,688,234	\$65,600	\$29,665	12,294	510	4.15%
2004	\$377,543,495	\$66,800	\$30,406	12,417	515	4.15%

2004 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>
1998	\$320,468,232	\$58,200	\$31,615	10,137	621	6.13%
1999	\$349,588,069	\$59,200	\$32,790	10,661	684	6.42%
2000	\$426,935,589	\$59,300	\$33,630	12,695	788	6.21%
2001	\$459,039,231	\$60,600	\$34,921	13,145	728	5.54%
2002	\$471,415,530	\$64,600	\$34,938	13,493	654	4.85%
2003	\$474,694,696	\$65,600	\$35,322	13,439	636	4.73%
2004	\$491,427,684	\$66,800	\$36,205	13,573	627	4.62%

**2004 PREMIUM RATES
 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

RATE GROUP 377: COATING OF METAL PRODUCTS

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	\$322,317,840	\$58,200	\$25,265	12,757	489	3.83%
1999	\$365,798,509	\$59,200	\$28,003	13,063	560	4.29%
2000	\$408,747,247	\$59,300	\$29,537	13,839	615	4.44%
2001	\$351,636,357	\$60,600	\$30,355	11,584	512	4.42%
2002	\$384,455,825	\$64,600	\$30,680	12,531	569	4.54%
2003	\$387,130,100	\$65,600	\$31,017	12,481	553	4.43%
2004	\$400,776,436	\$66,800	\$31,793	12,606	545	4.32%

**2004 PREMIUM RATES
 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

RATE GROUP 379: HARDWARE, TOOLS AND CUTLERY

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	\$142,802,411	\$58,200	\$29,524	4,837	138	2.85%
1999	\$147,761,231	\$59,200	\$29,544	5,001	126	2.52%
2000	\$156,297,882	\$59,300	\$31,707	4,929	152	3.08%
2001	\$202,481,621	\$60,600	\$31,836	6,360	169	2.66%
2002	\$203,006,263	\$64,600	\$33,079	6,137	174	2.84%
2003	\$204,418,375	\$65,600	\$33,443	6,112	169	2.77%
2004	\$211,624,122	\$66,800	\$34,279	6,173	167	2.71%

**2004 PREMIUM RATES
 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

RATE GROUP 382: METAL DIES, MOULDS AND PATTERNS

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	\$743,906,060	\$58,200	\$35,852	20,749	788	3.80%
1999	\$791,969,304	\$59,200	\$36,970	21,422	741	3.46%
2000	\$815,299,931	\$59,300	\$38,976	20,918	786	3.76%
2001	\$765,431,966	\$60,600	\$40,563	18,870	571	3.03%
2002	\$796,538,935	\$64,600	\$43,886	18,150	568	3.13%
2003	\$802,079,660	\$65,600	\$44,369	18,077	552	3.05%
2004	\$830,352,968	\$66,800	\$45,478	18,258	544	2.98%

**2004 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>
1998	\$157,605,777	\$58,200	\$29,107	5,415	222	4.10%
1999	\$168,595,914	\$59,200	\$29,289	5,756	238	4.13%
2000	\$184,617,032	\$59,300	\$28,639	6,446	245	3.80%
2001	\$213,280,344	\$60,600	\$31,265	6,822	284	4.16%
2002	\$236,395,725	\$64,600	\$29,588	7,989	247	3.09%
2003	\$238,040,094	\$65,600	\$29,913	7,957	288	3.62%
2004	\$246,431,007	\$66,800	\$30,661	8,037	291	3.62%

**2004 PREMIUM RATES
 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

RATE GROUP 385: MACHINE SHOPS

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	\$817,389,320	\$58,200	\$32,855	24,879	933	3.75%
1999	\$902,143,137	\$59,200	\$33,769	26,715	1,026	3.84%
2000	\$965,932,033	\$59,300	\$34,982	27,612	1,000	3.62%
2001	\$863,217,391	\$60,600	\$36,123	23,897	707	2.96%
2002	\$874,655,142	\$64,600	\$37,007	23,635	581	2.46%
2003	\$880,739,243	\$65,600	\$37,414	23,540	637	2.71%
2004	\$911,785,301	\$66,800	\$38,349	23,775	643	2.70%

2004 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION
RATE GROUP 387: OTHER METAL FABRICATING INDUSTRIES

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	\$759,670,798	\$58,200	\$30,026	25,300	1,262	4.99%
1999	\$802,635,345	\$59,200	\$31,141	25,774	1,281	4.97%
2000	\$849,825,614	\$59,300	\$32,557	26,103	1,280	4.90%
2001	\$821,867,885	\$60,600	\$33,798	24,317	1,080	4.44%
2002	\$830,033,394	\$64,600	\$34,560	24,017	845	3.52%
2003	\$835,807,106	\$65,600	\$34,940	23,921	951	3.98%
2004	\$865,269,307	\$66,800	\$35,814	24,160	961	3.98%

**2004 PREMIUM RATES
 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

RATE GROUP 389: METAL CLOSURES AND CONTAINERS

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	\$170,250,083	\$58,200	\$32,129	5,299	163	3.08%
1999	\$180,498,861	\$59,200	\$32,765	5,509	157	2.85%
2000	\$180,950,982	\$59,300	\$32,559	5,558	171	3.08%
2001	\$179,540,721	\$60,600	\$34,058	5,272	160	3.03%
2002	\$186,686,634	\$64,600	\$34,340	5,436	154	2.83%
2003	\$187,985,226	\$65,600	\$34,718	5,414	150	2.77%
2004	\$194,611,705	\$66,800	\$35,586	5,468	148	2.71%

2004 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>
1998	\$5,890,982,631	\$58,200	\$40,878	144,110	6,218	4.31%
1999	\$6,508,686,550	\$59,200	\$41,046	158,572	6,736	4.25%
2000	\$6,840,800,879	\$59,300	\$41,084	166,509	6,818	4.09%
2001	\$6,697,214,445	\$60,600	\$42,570	157,323	5,786	3.68%
2002	\$7,300,944,548	\$64,600	\$43,121	169,313	5,779	3.41%
2003	\$7,351,729,918	\$65,600	\$43,595	168,636	5,618	3.33%
2004	\$7,610,878,398	\$66,800	\$44,685	170,322	5,538	3.25%

* Experience for rate groups 390, 419, 421, 424 and 425 has been combined in order to determine a common 2004 premium rate.

**2004 PREMIUM RATES
 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

RATE GROUP 393: WIRE PRODUCTS

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	\$268,942,977	\$58,200	\$30,573	8,797	323	3.67%
1999	\$283,030,635	\$59,200	\$28,942	9,779	328	3.35%
2000	\$289,405,961	\$59,300	\$30,841	9,384	398	4.24%
2001	\$249,397,618	\$60,600	\$32,859	7,590	305	4.02%
2002	\$252,763,098	\$64,600	\$31,513	8,021	281	3.50%
2003	\$254,521,318	\$65,600	\$31,860	7,989	273	3.42%
2004	\$263,493,195	\$66,800	\$32,656	8,069	269	3.33%

2004 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>
1998	\$296,573,758	\$58,200	\$31,121	9,530	286	3.00%
1999	\$340,815,806	\$59,200	\$32,736	10,411	271	2.60%
2000	\$415,991,026	\$59,300	\$34,068	12,211	351	2.87%
2001	\$398,887,240	\$60,600	\$36,461	10,940	309	2.82%
2002	\$403,823,327	\$64,600	\$37,743	10,699	292	2.73%
2003	\$406,632,322	\$65,600	\$38,158	10,656	284	2.67%
2004	\$420,966,111	\$66,800	\$39,112	10,763	280	2.60%

**2004 PREMIUM RATES
 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

RATE GROUP 403: OTHER MACHINERY AND EQUIPMENT

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	\$819,038,953	\$58,200	\$35,033	23,379	640	2.74%
1999	\$849,488,356	\$59,200	\$36,124	23,516	669	2.84%
2000	\$894,552,757	\$59,300	\$38,260	23,381	574	2.45%
2001	\$957,652,859	\$60,600	\$38,021	25,187	517	2.05%
2002	\$989,387,271	\$64,600	\$38,997	25,371	484	1.91%
2003	\$996,269,449	\$65,600	\$39,426	25,270	471	1.86%
2004	\$1,031,387,947	\$66,800	\$40,412	25,523	464	1.82%

**2004 PREMIUM RATES
 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

RATE GROUP 406: ELEVATORS AND ESCALATORS

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	\$147,889,641	\$58,200	\$41,043	3,603	171	4.75%
1999	\$169,805,283	\$59,200	\$44,173	3,844	172	4.47%
2000	\$174,534,285	\$59,300	\$40,559	4,303	181	4.21%
2001	\$166,546,101	\$60,600	\$46,202	3,605	142	3.94%
2002	\$168,613,371	\$64,600	\$50,954	3,309	118	3.57%
2003	\$169,786,246	\$65,600	\$51,514	3,296	115	3.49%
2004	\$175,771,211	\$66,800	\$52,802	3,329	113	3.39%

**2004 PREMIUM RATES
 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

RATE GROUP 408: BOILERS, PUMPS AND FANS

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	\$155,853,670	\$58,200	\$34,941	4,460	139	3.12%
1999	\$157,026,355	\$59,200	\$37,110	4,231	121	2.86%
2000	\$154,027,619	\$59,300	\$35,492	4,340	115	2.65%
2001	\$165,176,434	\$60,600	\$38,229	4,321	124	2.87%
2002	\$163,332,953	\$64,600	\$39,652	4,119	101	2.45%
2003	\$164,469,097	\$65,600	\$40,088	4,103	98	2.39%
2004	\$170,266,633	\$66,800	\$41,090	4,144	97	2.34%

**2004 PREMIUM RATES
 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

RATE GROUP 411: AGRICULTURAL, CONSTRUCTION AND MINING MACHINERY

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	\$482,417,123	\$58,200	\$35,621	13,543	684	5.05%
1999	\$472,110,293	\$59,200	\$36,725	12,855	693	5.39%
2000	\$483,803,054	\$59,300	\$36,561	13,233	627	4.74%
2001	\$504,273,653	\$60,600	\$37,987	13,275	596	4.49%
2002	\$544,644,678	\$64,600	\$38,343	14,204	585	4.12%
2003	\$548,433,226	\$65,600	\$38,765	14,147	569	4.02%
2004	\$567,765,498	\$66,800	\$39,734	14,288	561	3.93%

**2004 PREMIUM RATES
 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

RATE GROUP 417: AIRCRAFT MANUFACTURING

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	\$679,680,978	\$58,200	\$41,917	16,215	438	2.70%
1999	\$686,696,377	\$59,200	\$43,818	15,672	407	2.60%
2000	\$719,100,342	\$59,300	\$44,705	16,085	431	2.68%
2001	\$732,403,474	\$60,600	\$46,444	15,770	373	2.37%
2002	\$551,541,541	\$64,600	\$47,606	11,586	289	2.49%
2003	\$555,378,064	\$65,600	\$48,130	11,540	281	2.44%
2004	\$574,955,141	\$66,800	\$49,333	11,655	277	2.38%

**2004 PREMIUM RATES
 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

RATE GROUP 419: MOTOR VEHICLE ASSEMBLY *

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	\$5,890,982,631	\$58,200	\$40,878	144,110	6,218	4.31%
1999	\$6,508,686,550	\$59,200	\$41,046	158,572	6,736	4.25%
2000	\$6,840,800,879	\$59,300	\$41,084	166,509	6,818	4.09%
2001	\$6,697,214,445	\$60,600	\$42,570	157,323	5,786	3.68%
2002	\$7,300,944,548	\$64,600	\$43,121	169,313	5,779	3.41%
2003	\$7,351,729,918	\$65,600	\$43,595	168,636	5,618	3.33%
2004	\$7,610,878,398	\$66,800	\$44,685	170,322	5,538	3.25%

* Experience for rate groups 390, 419, 421, 424 and 425 has been combined in order to determine a common 2004 premium rate.

2004 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>
1998	\$1,033,189,138	\$58,200	\$42,153	24,511	711	2.90%
1999	\$1,112,021,769	\$59,200	\$43,409	25,617	832	3.25%
2000	\$1,148,463,984	\$59,300	\$44,783	25,645	784	3.06%
2001	\$1,119,255,569	\$60,600	\$44,581	25,106	740	2.95%
2002	\$1,129,450,608	\$64,600	\$48,434	23,319	557	2.39%
2003	\$1,137,307,066	\$65,600	\$48,967	23,226	621	2.67%
2004	\$1,177,397,141	\$66,800	\$50,191	23,458	628	2.68%

2004 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>
1998	\$5,890,982,631	\$58,200	\$40,878	144,110	6,218	4.31%
1999	\$6,508,686,550	\$59,200	\$41,046	158,572	6,736	4.25%
2000	\$6,840,800,879	\$59,300	\$41,084	166,509	6,818	4.09%
2001	\$6,697,214,445	\$60,600	\$42,570	157,323	5,786	3.68%
2002	\$7,300,944,548	\$64,600	\$43,121	169,313	5,779	3.41%
2003	\$7,351,729,918	\$65,600	\$43,595	168,636	5,618	3.33%
2004	\$7,610,878,398	\$66,800	\$44,685	170,322	5,538	3.25%

* Experience for rate groups 390, 419, 421, 424 and 425 has been combined in order to determine a common 2004 premium rate.

**2004 PREMIUM RATES
 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

RATE GROUP 424: MOTOR VEHICLE STAMPINGS *

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	\$5,890,982,631	\$58,200	\$40,878	144,110	6,218	4.31%
1999	\$6,508,686,550	\$59,200	\$41,046	158,572	6,736	4.25%
2000	\$6,840,800,879	\$59,300	\$41,084	166,509	6,818	4.09%
2001	\$6,697,214,445	\$60,600	\$42,570	157,323	5,786	3.68%
2002	\$7,300,944,548	\$64,600	\$43,121	169,313	5,779	3.41%
2003	\$7,351,729,918	\$65,600	\$43,595	168,636	5,618	3.33%
2004	\$7,610,878,398	\$66,800	\$44,685	170,322	5,538	3.25%

* Experience for rate groups 390, 419, 421, 424 and 425 has been combined in order to determine a common 2004 premium rate.

**2004 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

RATE GROUP 425: MOTOR VEHICLE WHEELS AND BRAKES *

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	\$5,890,982,631	\$58,200	\$40,878	144,110	6,218	4.31%
1999	\$6,508,686,550	\$59,200	\$41,046	158,572	6,736	4.25%
2000	\$6,840,800,879	\$59,300	\$41,084	166,509	6,818	4.09%
2001	\$6,697,214,445	\$60,600	\$42,570	157,323	5,786	3.68%
2002	\$7,300,944,548	\$64,600	\$43,121	169,313	5,779	3.41%
2003	\$7,351,729,918	\$65,600	\$43,595	168,636	5,618	3.33%
2004	\$7,610,878,398	\$66,800	\$44,685	170,322	5,538	3.25%

* Experience for rate groups 390, 419, 421, 424 and 425 has been combined in order to determine a common 2004 premium rate.

**2004 PREMIUM RATES
 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

RATE GROUP 428: MOTOR VEHICLE FABRIC ACCESSORIES

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	\$394,112,635	\$58,200	\$42,946	9,177	463	5.05%
1999	\$417,127,339	\$59,200	\$43,023	9,695	349	3.60%
2000	\$423,203,573	\$59,300	\$42,376	9,987	361	3.61%
2001	\$426,047,774	\$60,600	\$42,695	9,979	264	2.65%
2002	\$450,717,021	\$64,600	\$44,421	10,146	236	2.33%
2003	\$453,852,209	\$65,600	\$44,910	10,105	229	2.27%
2004	\$469,850,499	\$66,800	\$46,032	10,206	226	2.21%

**2004 PREMIUM RATES
 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

RATE GROUP 432: TRUCKS, BUSES AND TRAILERS

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	\$208,099,297	\$58,200	\$33,225	6,263	424	6.77%
1999	\$240,826,423	\$59,200	\$36,114	6,668	436	6.54%
2000	\$258,041,947	\$59,300	\$37,467	6,887	403	5.85%
2001	\$208,441,374	\$60,600	\$39,982	5,213	341	6.54%
2002	\$147,535,427	\$64,600	\$41,611	3,546	343	9.67%
2003	\$148,561,683	\$65,600	\$42,069	3,532	280	7.93%
2004	\$153,798,483	\$66,800	\$43,120	3,567	276	7.74%

**2004 PREMIUM RATES
 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

RATE GROUP 442: RAILROAD ROLLING STOCK

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	\$310,689,464	\$58,200	\$40,711	7,632	490	6.42%
1999	\$327,945,965	\$59,200	\$41,790	7,847	311	3.96%
2000	\$343,504,003	\$59,300	\$42,161	8,147	264	3.24%
2001	\$315,102,637	\$60,600	\$42,076	7,489	148	1.98%
2002	\$286,595,311	\$64,600	\$44,439	6,449	121	1.88%
2003	\$288,588,868	\$65,600	\$44,928	6,423	118	1.84%
2004	\$298,761,626	\$66,800	\$46,051	6,487	116	1.79%

2004 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>
1998	\$189,808,709	\$58,200	\$30,920	6,139	180	2.93%
1999	\$196,647,215	\$59,200	\$31,224	6,298	214	3.40%
2000	\$201,548,989	\$59,300	\$30,805	6,543	269	4.11%
2001	\$189,175,050	\$60,600	\$31,250	6,054	180	2.97%
2002	\$188,779,063	\$64,600	\$32,364	5,833	153	2.62%
2003	\$190,092,210	\$65,600	\$32,720	5,810	149	2.56%
2004	\$196,792,961	\$66,800	\$33,538	5,868	147	2.51%

2004 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>
1998	\$235,861,450	\$58,200	\$27,201	8,671	174	2.01%
1999	\$236,906,974	\$59,200	\$26,941	8,793	199	2.26%
2000	\$245,419,482	\$59,300	\$30,979	7,922	213	2.69%
2001	\$255,114,921	\$60,600	\$31,302	8,150	182	2.23%
2002	\$235,735,815	\$64,600	\$34,167	6,900	125	1.81%
2003	\$237,375,593	\$65,600	\$34,543	6,872	139	2.02%
2004	\$245,743,083	\$66,800	\$35,406	6,941	141	2.03%

**2004 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>
1998	\$2,940,826,641	\$58,200	\$27,846	105,609	402	0.38%
1999	\$3,166,239,915	\$59,200	\$29,309	108,030	459	0.42%
2000	\$3,742,859,049	\$59,300	\$28,427	131,664	554	0.42%
2001	\$3,822,964,966	\$60,600	\$29,424	129,927	484	0.37%
2002	\$3,170,124,812	\$64,600	\$32,194	98,471	426	0.43%
2003	\$3,192,176,200	\$65,600	\$32,548	98,077	385	0.39%
2004	\$3,304,700,411	\$66,800	\$33,362	99,058	380	0.38%

**2004 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

RATE GROUP 477: INDUSTRIAL ELECTRICAL EQUIPMENT

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	\$551,421,441	\$58,200	\$31,684	17,404	294	1.69%
1999	\$558,655,885	\$59,200	\$32,154	17,374	277	1.59%
2000	\$577,935,922	\$59,300	\$32,019	18,050	351	1.94%
2001	\$561,081,938	\$60,600	\$33,926	16,538	284	1.72%
2002	\$533,609,406	\$64,600	\$36,219	14,733	214	1.45%
2003	\$537,321,193	\$65,600	\$36,617	14,674	232	1.58%
2004	\$556,261,765	\$66,800	\$37,533	14,821	235	1.59%

**2004 PREMIUM RATES
 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

RATE GROUP 485: BRICKS, CERAMICS AND ABRASIVES

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	\$117,766,360	\$58,200	\$33,029	3,566	99	2.78%
1999	\$110,036,990	\$59,200	\$32,501	3,386	98	2.89%
2000	\$110,034,805	\$59,300	\$32,186	3,419	126	3.69%
2001	\$114,679,704	\$60,600	\$33,315	3,442	118	3.43%
2002	\$109,820,742	\$64,600	\$33,188	3,309	122	3.69%
2003	\$110,584,655	\$65,600	\$33,553	3,296	113	3.43%
2004	\$114,482,764	\$66,800	\$34,392	3,329	111	3.33%

**2004 PREMIUM RATES
 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

RATE GROUP 496: CONCRETE PRODUCTS

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	\$136,015,121	\$58,200	\$32,280	4,214	203	4.82%
1999	\$149,117,894	\$59,200	\$33,310	4,477	239	5.34%
2000	\$166,600,708	\$59,300	\$34,238	4,866	259	5.32%
2001	\$175,080,803	\$60,600	\$36,010	4,862	274	5.64%
2002	\$177,296,906	\$64,600	\$36,434	4,866	240	4.93%
2003	\$178,530,183	\$65,600	\$36,835	4,847	233	4.81%
2004	\$184,823,372	\$66,800	\$37,756	4,895	230	4.70%

**2004 PREMIUM RATES
 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

RATE GROUP 497: READY-MIX CONCRETE

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	\$141,656,225	\$58,200	\$42,382	3,342	141	4.22%
1999	\$154,935,726	\$59,200	\$42,872	3,614	136	3.76%
2000	\$160,991,737	\$59,300	\$42,908	3,752	135	3.60%
2001	\$179,670,215	\$60,600	\$46,278	3,882	145	3.74%
2002	\$186,733,814	\$64,600	\$47,798	3,907	122	3.12%
2003	\$188,032,734	\$65,600	\$48,324	3,891	134	3.44%
2004	\$194,660,888	\$66,800	\$49,532	3,930	135	3.44%

**2004 PREMIUM RATES
 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

RATE GROUP 501: NON-METALLIC MINERAL PRODUCTS

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	\$225,002,636	\$58,200	\$37,752	5,960	153	2.57%
1999	\$240,741,727	\$59,200	\$36,374	6,619	137	2.07%
2000	\$232,867,612	\$59,300	\$36,349	6,406	163	2.54%
2001	\$239,914,394	\$60,600	\$36,448	6,582	174	2.64%
2002	\$243,849,978	\$64,600	\$35,834	6,805	151	2.22%
2003	\$245,546,198	\$65,600	\$36,228	6,778	165	2.43%
2004	\$254,201,702	\$66,800	\$37,134	6,846	167	2.44%

**2004 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

RATE GROUP 502: GLASS PRODUCTS

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	\$256,915,372	\$58,200	\$32,358	7,940	201	2.53%
1999	\$255,898,606	\$59,200	\$31,937	8,013	203	2.53%
2000	\$242,956,336	\$59,300	\$32,593	7,454	203	2.72%
2001	\$246,650,931	\$60,600	\$33,099	7,452	153	2.05%
2002	\$252,367,922	\$64,600	\$35,557	7,097	171	2.41%
2003	\$254,123,393	\$65,600	\$35,948	7,069	155	2.19%
2004	\$263,081,243	\$66,800	\$36,847	7,140	152	2.13%

**2004 PREMIUM RATES
 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

RATE GROUP 507: PETROLEUM AND COAL PRODUCTS

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	\$493,782,522	\$58,200	\$39,761	12,419	86	0.69%
1999	\$504,010,324	\$59,200	\$40,859	12,335	79	0.64%
2000	\$483,939,561	\$59,300	\$40,533	11,939	108	0.90%
2001	\$481,941,686	\$60,600	\$40,108	12,016	57	0.47%
2002	\$517,415,894	\$64,600	\$45,280	11,427	70	0.61%
2003	\$521,015,039	\$65,600	\$45,778	11,381	61	0.54%
2004	\$539,380,819	\$66,800	\$46,923	11,495	60	0.52%

**2004 PREMIUM RATES
 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

RATE GROUP 512: RESINS, PAINT, INK AND ADHESIVES

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	\$542,806,870	\$58,200	\$30,249	17,945	263	1.47%
1999	\$559,781,044	\$59,200	\$31,338	17,863	246	1.38%
2000	\$574,219,041	\$59,300	\$31,300	18,345	271	1.48%
2001	\$584,610,943	\$60,600	\$31,829	18,367	276	1.50%
2002	\$594,126,430	\$64,600	\$34,631	17,156	203	1.18%
2003	\$598,259,173	\$65,600	\$35,012	17,087	228	1.33%
2004	\$619,347,809	\$66,800	\$35,887	17,258	231	1.34%

**2004 PREMIUM RATES
 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

RATE GROUP 514: PHARMACEUTICALS AND MEDICINES

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	\$580,557,204	\$58,200	\$32,534	17,845	184	1.03%
1999	\$638,583,149	\$59,200	\$33,626	18,991	164	0.86%
2000	\$688,163,124	\$59,300	\$35,260	19,517	231	1.18%
2001	\$736,364,579	\$60,600	\$35,018	21,028	212	1.01%
2002	\$816,988,465	\$64,600	\$37,290	21,909	287	1.31%
2003	\$822,671,437	\$65,600	\$37,700	21,821	246	1.13%
2004	\$851,670,605	\$66,800	\$38,643	22,039	242	1.10%

**2004 PREMIUM RATES
 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

RATE GROUP 517: SOAP AND TOILETRIES

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	\$302,399,213	\$58,200	\$31,448	9,616	123	1.28%
1999	\$310,888,265	\$59,200	\$28,997	10,721	132	1.23%
2000	\$349,180,058	\$59,300	\$27,117	12,877	182	1.41%
2001	\$345,949,798	\$60,600	\$28,548	12,118	167	1.38%
2002	\$374,112,490	\$64,600	\$30,247	12,369	166	1.34%
2003	\$376,714,816	\$65,600	\$30,580	12,320	161	1.31%
2004	\$389,994,014	\$66,800	\$31,344	12,443	159	1.28%

**2004 PREMIUM RATES
 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

RATE GROUP 524: CHEMICAL INDUSTRIES

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	\$566,333,120	\$58,200	\$33,873	16,719	233	1.39%
1999	\$585,835,438	\$59,200	\$35,990	16,278	234	1.44%
2000	\$586,065,778	\$59,300	\$37,129	15,785	215	1.36%
2001	\$589,254,543	\$60,600	\$37,365	15,770	180	1.14%
2002	\$581,249,163	\$64,600	\$36,965	15,724	192	1.22%
2003	\$585,292,332	\$65,600	\$37,372	15,661	187	1.19%
2004	\$605,923,887	\$66,800	\$38,306	15,818	184	1.16%

**2004 PREMIUM RATES
 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

RATE GROUP 529: JEWELRY AND INSTRUMENTS

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	\$627,508,308	\$58,200	\$30,516	20,563	239	1.16%
1999	\$649,342,292	\$59,200	\$30,109	21,566	213	0.99%
2000	\$691,140,715	\$59,300	\$29,899	23,116	246	1.06%
2001	\$668,548,710	\$60,600	\$30,082	22,224	214	0.96%
2002	\$675,139,779	\$64,600	\$30,406	22,204	244	1.10%
2003	\$679,836,051	\$65,600	\$30,740	22,115	237	1.07%
2004	\$703,800,272	\$66,800	\$31,509	22,336	234	1.05%

**2004 PREMIUM RATES
 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

RATE GROUP 533: SIGNS AND DISPLAYS

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	\$180,369,538	\$58,200	\$26,400	6,832	264	3.86%
1999	\$200,780,917	\$59,200	\$27,963	7,180	302	4.21%
2000	\$224,180,093	\$59,300	\$28,545	7,854	286	3.64%
2001	\$220,041,517	\$60,600	\$29,426	7,478	273	3.65%
2002	\$218,751,598	\$64,600	\$30,150	7,255	224	3.09%
2003	\$220,273,234	\$65,600	\$30,482	7,226	243	3.36%
2004	\$228,037,866	\$66,800	\$31,244	7,298	246	3.37%

**2004 PREMIUM RATES
 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

RATE GROUP 538: SPORTING GOODS AND TOYS

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	\$91,726,340	\$58,200	\$25,127	3,651	110	3.01%
1999	\$88,338,191	\$59,200	\$24,639	3,585	144	4.02%
2000	\$92,021,166	\$59,300	\$25,869	3,557	158	4.44%
2001	\$92,051,348	\$60,600	\$26,629	3,457	154	4.45%
2002	\$95,556,249	\$64,600	\$28,052	3,406	141	4.14%
2003	\$96,220,938	\$65,600	\$28,361	3,392	137	4.04%
2004	\$99,612,726	\$66,800	\$29,070	3,426	135	3.94%

**2004 PREMIUM RATES
 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

RATE GROUP 542: OTHER MANUFACTURED PRODUCTS

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
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	\$168,786,618	\$59,300	\$22,763	7,415	189	2.55%
2001	\$171,475,927	\$60,600	\$24,292	7,059	189	2.68%
2002	\$172,563,083	\$64,600	\$25,240	6,837	164	2.40%
2003	\$173,763,432	\$65,600	\$25,518	6,810	159	2.33%
2004	\$179,888,593	\$66,800	\$26,156	6,878	157	2.28%

**2004 PREMIUM RATES
 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

CLASS D: MANUFACTURING

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	\$35,330,930,836	\$58,200	\$32,440	1,089,105	31,608	2.90%
1999	\$37,672,896,319	\$59,200	\$33,156	1,136,243	33,116	2.91%
2000	\$39,697,047,376	\$59,300	\$33,315	1,191,567	33,747	2.83%
2001	\$39,499,699,275	\$60,600	\$34,515	1,144,429	29,987	2.62%
2002	\$40,004,729,419	\$64,600	\$35,718	1,120,020	27,844	2.49%
2003	\$40,283,002,317	\$65,600	\$36,111	1,115,541	27,636	2.48%
2004	\$41,702,978,148	\$66,800	\$37,013	1,126,697	27,384	2.43%

2004 PREMIUM RATES

NEW CLAIMS COST BY RATE GROUP

<u>Rate Group</u>	<u>Description</u>	<u>2004 New Claims Cost</u>		<u>2004 Premium</u>
		<u>Cost Index *</u> <u>(%)</u>	<u>Cost per LTI</u> <u>(\$)</u>	<u>Rate</u> <u>(\$)</u>
207	MEAT AND FISH PRODUCTS	82%	10,964	4.06
210	POULTRY PRODUCTS	87%	11,655	3.56
214	FRUIT AND VEGETABLE PRODUCTS	84%	11,275	1.89
216	DAIRY PRODUCTS	89%	11,920	1.57
220	OTHER BAKERY PRODUCTS	122%	16,275	3.93
222	CONFECTIONERY	89%	11,886	1.38
223	BISCUITS, SNACK FOODS AND OTHER FOOD PRODUCTS	86%	11,533	1.93
226	CRUSHED AND GROUND FOODS	93%	12,472	1.61
230	ALCOHOLIC BEVERAGES	105%	14,004	1.24
231	SOFT DRINKS	70%	9,429	2.37
237	TIRES AND TUBES	121%	16,243	3.66
238	OTHER RUBBER PRODUCTS	97%	12,959	2.71
258	FOAMED AND EXPANDED PLASTIC PRODUCTS	98%	13,076	2.17
261	PLASTIC FILM AND SHEETING	85%	11,410	1.82
263	OTHER PLASTIC PRODUCTS	100%	13,428	3.17
273	TANNERIES AND LEATHER PRODUCTS	98%	13,144	2.77
289	CLOTH, CARPETS AND TEXTILE PRODUCTS	109%	14,613	3.79
301	CLOTHING, FIBRE AND YARN	112%	14,946	1.83
308	MILLWORK AND OTHER WOOD INDUSTRIES	105%	14,030	5.44
311	WOODEN CABINETS	105%	14,108	4.70
312	WOODEN BOXES AND PALLETS	86%	11,538	7.84

2004 PREMIUM RATES

NEW CLAIMS COST BY RATE GROUP

<u>Rate Group</u>	<u>Description</u>	<u>2004 New Claims Cost</u>		<u>2004 Premium</u>
		<u>Cost Index *</u> <u>(%)</u>	<u>Cost per LTI</u> <u>(\$)</u>	<u>Rate</u> <u>(\$)</u>
322	UPHOLSTERED FURNITURE	101%	13,519	2.80
323	METAL FURNITURE	83%	11,137	2.32
325	WOODEN AND OTHER NON-METAL FURNITURE	115%	15,382	4.10
328	FURNITURE PARTS AND FIXTURES	83%	11,038	3.54
333	PRINTING, PLATEMAKING AND BINDING	96%	12,813	1.45
335	PUBLISHING	82%	10,995	0.60
338	FOLDING CARTONS	79%	10,509	1.77
341	PAPER PRODUCTS	101%	13,448	2.31
352	STEEL AND OTHER SMELTING AND REFINING INDUSTRIES	153%	20,412	2.05
358	FOUNDRIES	146%	19,588	4.11
361	NON-FERROUS METAL INDUSTRIES	94%	12,606	2.59
370	METAL TANKS	70%	9,325	4.75
374	DOORS AND WINDOWS	79%	10,607	3.67
375	STRUCTURAL AND ARCHITECTURAL PRODUCTS	98%	13,080	4.09
377	COATING OF METAL PRODUCTS	88%	11,800	3.96
379	HARDWARE, TOOLS AND CUTLERY	87%	11,651	2.30
382	METAL DIES, MOULDS AND PATTERNS	73%	9,829	1.64
383	HEATING, REFRIGERATION AND AIR CONDITIONING EQUIPMENT	58%	7,762	2.28
385	MACHINE SHOPS	101%	13,575	2.39
387	OTHER METAL FABRICATING INDUSTRIES	90%	12,007	3.25
389	METAL CLOSURES AND CONTAINERS	108%	14,446	2.68

2004 PREMIUM RATES

NEW CLAIMS COST BY RATE GROUP

<u>Rate Group</u>	<u>Description</u>	<u>2004 New Claims Cost</u>		<u>2004 Premium</u>
		<u>Cost Index *</u>	<u>Cost per LTI</u>	<u>Rate</u>
		<u>(%)</u>	<u>(\$)</u>	<u>(\$)</u>
390	OTHER STAMPED AND PRESSED METAL PRODUCTS	110%	14,701	2.58
393	WIRE PRODUCTS	76%	10,221	2.54
402	MAJOR APPLIANCES AND TRANSMISSION EQUIPMENT	93%	12,441	2.01
403	OTHER MACHINERY AND EQUIPMENT	101%	13,463	1.49
406	ELEVATORS AND ESCALATORS	138%	18,470	2.70
408	BOILERS, PUMPS AND FANS	121%	16,173	2.13
411	AGRICULTURAL, CONSTRUCTION AND MINING MACHINERY	101%	13,472	3.10
417	AIRCRAFT MANUFACTURING	72%	9,598	1.07
419	MOTOR VEHICLE ASSEMBLY	110%	14,701	2.58
420	MOTOR VEHICLE ENGINE MANUFACTURING	90%	12,034	1.47
421	OTHER MOTOR VEHICLE PARTS AND EQUIPMENT	110%	14,701	2.58
424	MOTOR VEHICLE STAMPINGS	110%	14,701	2.58
425	MOTOR VEHICLE WHEELS AND BRAKES	110%	14,701	2.58
428	MOTOR VEHICLE FABRIC ACCESSORIES	144%	19,267	2.29
432	TRUCKS, BUSES AND TRAILERS	61%	8,186	3.34
442	RAILROAD ROLLING STOCK	185%	24,687	2.30
460	LIGHTING AND SMALL ELECTRICAL APPLIANCES	82%	10,905	2.15
466	COMMUNICATION AND ENERGY WIRE PRODUCTS	109%	14,539	2.09
468	ELECTRONIC EQUIPMENT & OTHER COMMUNICATION DEVICES	73%	9,776	0.30
477	INDUSTRIAL ELECTRICAL EQUIPMENT	85%	11,373	1.15
485	BRICKS, CERAMICS AND ABRASIVES	135%	18,114	3.91

2004 PREMIUM RATES

NEW CLAIMS COST BY RATE GROUP

<u>Rate Group</u>	<u>Description</u>	<u>2004 New Claims Cost</u>		<u>2004 Premium</u>
		<u>Cost Index *</u> <u>(%)</u>	<u>Cost per LTI</u> <u>(\$)</u>	<u>Rate</u> <u>(\$)</u>
496	CONCRETE PRODUCTS	134%	17,941	5.18
497	READY-MIX CONCRETE	175%	23,449	3.60
501	NON-METALLIC MINERAL PRODUCTS	109%	14,534	2.42
502	GLASS PRODUCTS	138%	18,489	2.38
507	PETROLEUM AND COAL PRODUCTS	197%	26,290	0.80
512	RESINS, PAINT, INK AND ADHESIVES	116%	15,571	1.47
514	PHARMACEUTICALS AND MEDICINES	49%	6,488	0.50
517	SOAP AND TOILETRIES	87%	11,681	1.20
524	CHEMICAL INDUSTRIES	116%	15,493	1.21
529	JEWELRY AND INSTRUMENTS	86%	11,505	0.98
533	SIGNS AND DISPLAYS	95%	12,673	3.53
538	SPORTING GOODS AND TOYS	102%	13,591	4.71
542	OTHER MANUFACTURED PRODUCTS	69%	9,192	2.14
CLASS: D MANUFACTURING			13,376	2.15

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

2004 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 Relief/Transfer</u>	<u>After Relief/Transfer</u>
B.1 WSIB Administrative			
	WSIB Administrative	0.497	0.663
	Total	0.497	0.663
B.2 Legislative Obligations			
	WSIAT	0.018	0.024
	Office of Worker Advisor	0.009	0.012
	Office of Employer Advisor	0.003	0.004
	OHSA	0.049	0.065
	Mine Rescue	0.000	0.000
	Program Administration	0.001	0.001
	Institute of Work & Health	0.005	0.007
	Total	0.085	0.113
B.3 Accident Prevention			
	IAPA	0.061	0.061
	Total	0.644	0.838
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.194	
B.5 NET OVERHEAD EXPENSES		0.838	

2004 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 Relief/Transfer</u>	<u>After Relief/Transfer</u>
B.1 WSIB Administrative			
	WSIB Administrative	0.456	0.596
	Total	0.456	0.596
B.2 Legislative Obligations			
	WSIAT	0.017	0.022
	Office of Worker Advisor	0.008	0.010
	Office of Employer Advisor	0.003	0.004
	OHSA	0.045	0.059
	Mine Rescue	0.000	0.000
	Program Administration	0.001	0.001
	Institute of Work & Health	0.005	0.007
	Total	0.079	0.103
B.3 Accident Prevention			
	IAPA	0.055	0.055
	Total	0.590	0.754
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.164	
B.5 NET OVERHEAD EXPENSES		0.754	

2004 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 214: FRUIT AND VEGETABLE 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.1 WSIB Administrative			
	WSIB Administrative	0.325	0.316
	Total	0.325	0.316
B.2 Legislative Obligations			
	WSIAT	0.012	0.012
	Office of Worker Advisor	0.006	0.006
	Office of Employer Advisor	0.002	0.002
	OHSA	0.032	0.031
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.003	0.003
	Total	0.055	0.053
B.3 Accident Prevention			
	IAPA	0.039	0.039
	Total	0.419	0.408
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	(0.011)	
	b) plus Transfer Charge	0.000	
B.5 NET OVERHEAD EXPENSES		0.408	

2004 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.1 WSIB Administrative			
	WSIB Administrative	0.299	0.260
	Total	0.299	0.260
B.2 Legislative Obligations			
	WSIAT	0.011	0.010
	Office of Worker Advisor	0.005	0.004
	Office of Employer Advisor	0.002	0.002
	OHSA	0.029	0.025
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.003	0.003
	Total	0.050	0.044
B.3 Accident Prevention			
	IAPA	0.036	0.036
	Total	0.387	0.342
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	(0.045)	
	b) plus Transfer Charge	0.000	
B.5 NET OVERHEAD EXPENSES		0.342	

2004 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 Relief/Transfer</u>	<u>After Relief/Transfer</u>
B.1 WSIB Administrative			
	WSIB Administrative	0.486	0.649
	Total	0.486	0.649
B.2 Legislative Obligations			
	WSIAT	0.018	0.024
	Office of Worker Advisor	0.009	0.012
	Office of Employer Advisor	0.003	0.004
	OHSA	0.048	0.064
	Mine Rescue	0.000	0.000
	Program Administration	0.001	0.001
	Institute of Work & Health	0.005	0.007
	Total	0.084	0.112
B.3 Accident Prevention			
	IAPA	0.059	0.059
	Total	0.629	0.820
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.191	
		0.820	
B.5 NET OVERHEAD EXPENSES		0.820	

2004 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 Relief/Transfer</u>	<u>After Relief/Transfer</u>
B.1 WSIB Administrative			
	WSIB Administrative	0.284	0.229
	Total	0.284	0.229
B.2 Legislative Obligations			
	WSIAT	0.011	0.009
	Office of Worker Advisor	0.005	0.004
	Office of Employer Advisor	0.002	0.002
	OHSA	0.028	0.023
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.003	0.002
	Total	0.049	0.039
B.3 Accident Prevention			
	IAPA	0.034	0.034
	Total	0.367	0.302
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	(0.065)	
	b) plus Transfer Charge	0.000	
		0.302	
B.5 NET OVERHEAD EXPENSES		0.302	

2004 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 Relief/Transfer</u>	<u>After Relief/Transfer</u>
B.1 WSIB Administrative			
	WSIB Administrative	0.328	0.322
	Total	0.328	0.322
B.2 Legislative Obligations			
	WSIAT	0.012	0.012
	Office of Worker Advisor	0.006	0.006
	Office of Employer Advisor	0.002	0.002
	OHSA	0.032	0.031
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.003	0.003
	Total	0.055	0.054
B.3 Accident Prevention			
	IAPA	0.039	0.039
	Total	0.424	0.417
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	(0.007)	
	b) plus Transfer Charge	0.000	
B.5 NET OVERHEAD EXPENSES		0.417	

2004 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 226: CRUSHED AND GROUND FOODS

(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.1 WSIB Administrative			
	WSIB Administrative	0.302	0.267
	Total	0.302	0.267
B.2 Legislative Obligations			
	WSIAT	0.011	0.010
	Office of Worker Advisor	0.005	0.004
	Office of Employer Advisor	0.002	0.002
	OHSA	0.030	0.027
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.003	0.003
	Total	0.051	0.045
B.3 Accident Prevention			
	IAPA	0.036	0.036
	Total	0.390	0.349
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	(0.041)	
	b) plus Transfer Charge	0.000	
B.5 NET OVERHEAD EXPENSES		0.349	

2004 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 Relief/Transfer</u>	<u>After Relief/Transfer</u>
B.1 WSIB Administrative			
	WSIB Administrative	0.273	0.205
	Total	0.273	0.205
B.2 Legislative Obligations			
	WSIAT	0.010	0.008
	Office of Worker Advisor	0.005	0.004
	Office of Employer Advisor	0.002	0.002
	OHSA	0.027	0.020
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.003	0.002
	Total	0.047	0.035
B.3 Accident Prevention			
	IAPA	0.032	0.032
	Total	0.352	0.272
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	(0.080)	
	b) plus Transfer Charge	0.000	
B.5 NET OVERHEAD EXPENSES		0.272	

2004 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 Relief/Transfer</u>	<u>After Relief/Transfer</u>
B.1 WSIB Administrative			
	WSIB Administrative	0.362	0.395
	Total	0.362	0.395
B.2 Legislative Obligations			
	WSIAT	0.013	0.014
	Office of Worker Advisor	0.007	0.008
	Office of Employer Advisor	0.002	0.002
	OHSA	0.036	0.039
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.004	0.004
	Total	0.062	0.068
B.3 Accident Prevention			
	IAPA	0.044	0.044
	Total	0.469	0.508
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.039	
B.5 NET OVERHEAD EXPENSES		0.508	

2004 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.1 WSIB Administrative			
	WSIB Administrative	0.464	0.612
	Total	0.464	0.612
B.2 Legislative Obligations			
	WSIAT	0.017	0.022
	Office of Worker Advisor	0.008	0.011
	Office of Employer Advisor	0.003	0.004
	OHSA	0.046	0.061
	Mine Rescue	0.000	0.000
	Program Administration	0.001	0.001
	Institute of Work & Health	0.005	0.007
	Total	0.080	0.106
B.3 Accident Prevention			
	IAPA	0.056	0.056
	Total	0.600	0.774
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.174	
B.5 NET OVERHEAD EXPENSES		0.774	

2004 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 Relief/Transfer</u>	<u>After Relief/Transfer</u>
B.1 WSIB Administrative			
	WSIB Administrative	0.389	0.453
	Total	0.389	0.453
B.2 Legislative Obligations			
	WSIAT	0.014	0.016
	Office of Worker Advisor	0.007	0.008
	Office of Employer Advisor	0.003	0.003
	OHSA	0.038	0.044
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.004	0.005
	Total	0.066	0.077
B.3 Accident Prevention			
	IAPA	0.047	0.047
	Total	0.504	0.579
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.075	
B.5 NET OVERHEAD EXPENSES		0.579	

2004 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.1 WSIB Administrative			
	WSIB Administrative	0.347	0.363
	Total	0.347	0.363
B.2 Legislative Obligations			
	WSIAT	0.013	0.014
	Office of Worker Advisor	0.006	0.006
	Office of Employer Advisor	0.002	0.002
	OHSA	0.034	0.036
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.004	0.004
	Total	0.059	0.062
B.3 Accident Prevention			
	IAPA	0.042	0.042
	Total	0.448	0.467
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.019	
		<u>0.019</u>	
B.5 NET OVERHEAD EXPENSES			
		0.467	

2004 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 261: PLASTIC FILM AND SHEETING

(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.1 WSIB Administrative			
	WSIB Administrative	0.319	0.303
	Total	0.319	0.303
B.2 Legislative Obligations			
	WSIAT	0.012	0.011
	Office of Worker Advisor	0.006	0.006
	Office of Employer Advisor	0.002	0.002
	OHSA	0.031	0.029
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.003	0.003
	Total	0.054	0.051
B.3 Accident Prevention			
	IAPA	0.038	0.038
	Total	0.412	0.393
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	(0.019)	
	b) plus Transfer Charge	0.000	
B.5 NET OVERHEAD EXPENSES		0.393	

2004 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.1 WSIB Administrative			
	WSIB Administrative	0.425	0.530
	Total	0.425	0.530
B.2 Legislative Obligations			
	WSIAT	0.016	0.020
	Office of Worker Advisor	0.008	0.010
	Office of Employer Advisor	0.003	0.004
	OHSA	0.042	0.052
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.004	0.005
	Total	0.073	0.091
B.3 Accident Prevention			
	IAPA	0.052	0.052
	Total	0.550	0.673
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.123	
B.5 NET OVERHEAD EXPENSES		0.673	

2004 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 Relief/Transfer</u>	<u>After Relief/Transfer</u>
B.1 WSIB Administrative			
	WSIB Administrative	0.394	0.463
	Total	0.394	0.463
B.2 Legislative Obligations			
	WSIAT	0.015	0.018
	Office of Worker Advisor	0.007	0.008
	Office of Employer Advisor	0.003	0.004
	OHSA	0.039	0.046
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.004	0.005
	Total	0.068	0.080
B.3 Accident Prevention			
	IAPA	0.048	0.048
	Total	0.511	0.592
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.081	
		<u>0.081</u>	
B.5 NET OVERHEAD EXPENSES		0.592	

2004 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 289: CLOTH, CARPETS AND TEXTILE 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.1 WSIB Administrative			
	WSIB Administrative	0.474	0.633
	Total	0.474	0.633
B.2 Legislative Obligations			
	WSIAT	0.018	0.024
	Office of Worker Advisor	0.009	0.012
	Office of Employer Advisor	0.003	0.004
	OHSA	0.047	0.063
	Mine Rescue	0.000	0.000
	Program Administration	0.001	0.001
	Institute of Work & Health	0.005	0.007
	Total	0.083	0.111
B.3 Accident Prevention			
	IAPA	0.058	0.058
	Total	0.614	0.801
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.187	
B.5 NET OVERHEAD EXPENSES		0.801	

2004 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 Relief/Transfer</u>	<u>After Relief/Transfer</u>
B.1 WSIB Administrative			
	WSIB Administrative	0.320	0.305
	Total	0.320	0.305
B.2 Legislative Obligations			
	WSIAT	0.012	0.011
	Office of Worker Advisor	0.006	0.006
	Office of Employer Advisor	0.002	0.002
	OHSA	0.031	0.030
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.003	0.003
	Total	0.054	0.051
B.3 Accident Prevention			
	IAPA	0.038	0.038
	Total	0.414	0.396
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	(0.018)	
	b) plus Transfer Charge	0.000	
B.5 NET OVERHEAD EXPENSES		0.396	

2004 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 308: MILLWORK AND OTHER WOOD 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.1 WSIB Administrative			
	WSIB Administrative	0.616	0.811
	Total	0.616	0.811
B.2 Legislative Obligations			
	WSIAT	0.023	0.030
	Office of Worker Advisor	0.011	0.014
	Office of Employer Advisor	0.004	0.005
	OHSA	0.061	0.080
	Mine Rescue	0.000	0.000
	Program Administration	0.001	0.001
	Institute of Work & Health	0.006	0.008
	Total	0.106	0.140
B.3 Accident Prevention			
	IAPA	0.076	0.076
	Total	0.799	1.028
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.229	
B.5 NET OVERHEAD EXPENSES		1.028	

2004 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 Relief/Transfer</u>	<u>After Relief/Transfer</u>
B.1 WSIB Administrative			
	WSIB Administrative	0.552	0.731
	Total	0.552	0.731
B.2 Legislative Obligations			
	WSIAT	0.021	0.028
	Office of Worker Advisor	0.010	0.013
	Office of Employer Advisor	0.004	0.005
	OHSA	0.055	0.073
	Mine Rescue	0.000	0.000
	Program Administration	0.001	0.001
	Institute of Work & Health	0.006	0.008
	Total	0.097	0.128
B.3 Accident Prevention			
	IAPA	0.068	0.068
	Total	0.716	0.926
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.210	
B.5 NET OVERHEAD EXPENSES		0.926	

2004 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 Relief/Transfer</u>	<u>After Relief/Transfer</u>
B.1 WSIB Administrative			
	WSIB Administrative	0.822	1.069
	Total	0.822	1.069
B.2 Legislative Obligations			
	WSIAT	0.031	0.040
	Office of Worker Advisor	0.015	0.020
	Office of Employer Advisor	0.005	0.007
	OHSA	0.082	0.107
	Mine Rescue	0.000	0.000
	Program Administration	0.001	0.001
	Institute of Work & Health	0.008	0.010
	Total	0.142	0.185
B.3 Accident Prevention			
	IAPA	0.102	0.102
	Total	1.066	1.356
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.290	
B.5 NET OVERHEAD EXPENSES		1.356	

2004 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 Relief/Transfer</u>	<u>After Relief/Transfer</u>
B.1 WSIB Administrative			
	WSIB Administrative	0.397	0.470
	Total	0.397	0.470
B.2 Legislative Obligations			
	WSIAT	0.015	0.018
	Office of Worker Advisor	0.007	0.008
	Office of Employer Advisor	0.003	0.004
	OHSA	0.039	0.046
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.004	0.005
	Total	0.068	0.080
B.3 Accident Prevention			
	IAPA	0.048	0.048
	Total	0.512	0.597
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.085	
B.5 NET OVERHEAD EXPENSES		0.597	

2004 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 Relief/Transfer</u>	<u>After Relief/Transfer</u>
B.1 WSIB Administrative			
	WSIB Administrative	0.358	0.386
	Total	0.358	0.386
B.2 Legislative Obligations			
	WSIAT	0.013	0.014
	Office of Worker Advisor	0.006	0.006
	Office of Employer Advisor	0.002	0.002
	OHSA	0.035	0.038
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.004	0.004
	Total	0.060	0.065
B.3 Accident Prevention			
	IAPA	0.043	0.043
	Total	0.463	0.496
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.033	
B.5 NET OVERHEAD EXPENSES		0.496	

2004 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 325: WOODEN AND OTHER NON-METAL FURNITURE

(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.1 WSIB Administrative			
	WSIB Administrative	0.501	0.667
	Total	0.501	0.667
B.2 Legislative Obligations			
	WSIAT	0.019	0.025
	Office of Worker Advisor	0.009	0.012
	Office of Employer Advisor	0.003	0.004
	OHSA	0.049	0.065
	Mine Rescue	0.000	0.000
	Program Administration	0.001	0.001
	Institute of Work & Health	0.005	0.007
	Total	0.086	0.115
B.3 Accident Prevention			
	IAPA	0.061	0.061
	Total	0.649	0.844
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.195	
B.5 NET OVERHEAD EXPENSES		0.844	

2004 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 Relief/Transfer</u>	<u>After Relief/Transfer</u>
B.1 WSIB Administrative			
	WSIB Administrative	0.455	0.592
	Total	0.455	0.592
B.2 Legislative Obligations			
	WSIAT	0.017	0.022
	Office of Worker Advisor	0.008	0.010
	Office of Employer Advisor	0.003	0.004
	OHSA	0.045	0.059
	Mine Rescue	0.000	0.000
	Program Administration	0.001	0.001
	Institute of Work & Health	0.005	0.007
	Total	0.079	0.103
B.3 Accident Prevention			
	IAPA	0.055	0.055
	Total	0.589	0.750
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.161	
B.5 NET OVERHEAD EXPENSES		0.750	

2004 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.1	WSIB Administrative	0.290	0.241
	Total	0.290	0.241
B.2	Legislative Obligations		
	WSIAT	0.011	0.009
	Office of Worker Advisor	0.005	0.004
	Office of Employer Advisor	0.002	0.002
	OHSA	0.028	0.023
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.003	0.002
	Total	0.049	0.041
B.3	Accident Prevention		
	IAPA	0.034	0.034
	Total	0.374	0.317
B.4	TOTAL OVERHEAD EXPENSES		
	a) minus Relief	(0.057)	
	b) plus Transfer Charge	0.000	
B.5	NET OVERHEAD EXPENSES	0.317	

2004 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.1 WSIB Administrative			
	WSIB Administrative	0.223	0.097
	Total	0.223	0.097
B.2 Legislative Obligations			
	WSIAT	0.008	0.003
	Office of Worker Advisor	0.004	0.002
	Office of Employer Advisor	0.001	0.000
	OHSA	0.022	0.010
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.002	0.001
	Total	0.037	0.016
B.3 Accident Prevention			
	IAPA	0.026	0.026
	Total	0.288	0.141
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	(0.147)	
	b) plus Transfer Charge	0.000	
B.5 NET OVERHEAD EXPENSES		0.141	

2004 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 Relief/Transfer</u>	<u>After Relief/Transfer</u>
B.1 WSIB Administrative			
	WSIB Administrative	0.315	0.295
	Total	0.315	0.295
B.2 Legislative Obligations			
	WSIAT	0.012	0.011
	Office of Worker Advisor	0.006	0.006
	Office of Employer Advisor	0.002	0.002
	OHSA	0.031	0.029
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.003	0.003
	Total	0.054	0.050
B.3 Accident Prevention			
	IAPA	0.038	0.038
	Total	0.407	0.383
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	(0.024)	
	b) plus Transfer Charge	0.000	
	B.5 NET OVERHEAD EXPENSES	0.383	

2004 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>	
		<u>Before Relief/Transfer</u>	<u>After Relief/Transfer</u>
B.1 WSIB Administrative			
	WSIB Administrative	0.358	0.385
	Total	0.358	0.385
B.2 Legislative Obligations			
	WSIAT	0.013	0.014
	Office of Worker Advisor	0.006	0.006
	Office of Employer Advisor	0.002	0.002
	OHSA	0.035	0.038
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.004	0.004
	Total	0.060	0.065
B.3 Accident Prevention			
	IAPA	0.043	0.043
	Total	0.463	0.495
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.032	
B.5 NET OVERHEAD EXPENSES		0.495	

2004 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.1 WSIB Administrative			
	WSIB Administrative	0.337	0.342
	Total	0.337	0.342
B.2 Legislative Obligations			
	WSIAT	0.013	0.013
	Office of Worker Advisor	0.006	0.006
	Office of Employer Advisor	0.002	0.002
	OHSA	0.033	0.034
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.003	0.003
	Total	0.057	0.058
B.3 Accident Prevention			
	IAPA	0.040	0.040
	Total	0.434	0.440
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.006	
B.5 NET OVERHEAD EXPENSES		0.440	

2004 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 Relief/Transfer</u>	<u>After Relief/Transfer</u>
B.1	WSIB Administrative		
	WSIB Administrative	0.502	0.668
	Total	0.502	0.668
B.2	Legislative Obligations		
	WSIAT	0.019	0.025
	Office of Worker Advisor	0.009	0.012
	Office of Employer Advisor	0.003	0.004
	OHSA	0.049	0.065
	Mine Rescue	0.000	0.000
	Program Administration	0.001	0.001
	Institute of Work & Health	0.005	0.007
	Total	0.086	0.115
B.3	Accident Prevention		
	IAPA	0.061	0.061
	Total	0.650	0.845
B.4	TOTAL OVERHEAD EXPENSES		
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.195	
B.5	NET OVERHEAD EXPENSES	0.845	

2004 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.1 WSIB Administrative			
	WSIB Administrative	0.380	0.433
	Total	0.380	0.433
B.2 Legislative Obligations			
	WSIAT	0.014	0.016
	Office of Worker Advisor	0.007	0.008
	Office of Employer Advisor	0.002	0.002
	OHSA	0.037	0.042
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.004	0.005
	Total	0.064	0.073
B.3 Accident Prevention			
	IAPA	0.046	0.046
	Total	0.492	0.554
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.062	
B.5 NET OVERHEAD EXPENSES		0.554	

2004 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 Relief/Transfer</u>	<u>After Relief/Transfer</u>
B.1 WSIB Administrative			
	WSIB Administrative	0.557	0.738
	Total	0.557	0.738
B.2 Legislative Obligations			
	WSIAT	0.021	0.028
	Office of Worker Advisor	0.010	0.013
	Office of Employer Advisor	0.004	0.005
	OHSA	0.055	0.073
	Mine Rescue	0.000	0.000
	Program Administration	0.001	0.001
	Institute of Work & Health	0.006	0.008
	Total	0.097	0.128
B.3 Accident Prevention			
	IAPA	0.068	0.068
	Total	0.721	0.933
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.212	
B.5 NET OVERHEAD EXPENSES		0.933	

2004 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.1 WSIB Administrative			
	WSIB Administrative	0.465	0.614
	Total	0.465	0.614
B.2 Legislative Obligations			
	WSIAT	0.017	0.022
	Office of Worker Advisor	0.008	0.011
	Office of Employer Advisor	0.003	0.004
	OHSA	0.046	0.061
	Mine Rescue	0.000	0.000
	Program Administration	0.001	0.001
	Institute of Work & Health	0.005	0.007
	Total	0.080	0.106
B.3 Accident Prevention			
	IAPA	0.057	0.057
	Total	0.603	0.778
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.175	
B.5 NET OVERHEAD EXPENSES		0.778	

2004 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.1 WSIB Administrative			
	WSIB Administrative	0.500	0.666
	Total	0.500	0.666
B.2 Legislative Obligations			
	WSIAT	0.019	0.025
	Office of Worker Advisor	0.009	0.012
	Office of Employer Advisor	0.003	0.004
	OHSA	0.049	0.065
	Mine Rescue	0.000	0.000
	Program Administration	0.001	0.001
	Institute of Work & Health	0.005	0.007
	Total	0.086	0.115
B.3 Accident Prevention			
	IAPA	0.061	0.061
	Total	0.648	0.843
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.195	
B.5 NET OVERHEAD EXPENSES		0.843	

2004 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 Relief/Transfer</u>	<u>After Relief/Transfer</u>
B.1 WSIB Administrative			
	WSIB Administrative	0.489	0.653
	Total	0.489	0.653
B.2 Legislative Obligations			
	WSIAT	0.018	0.024
	Office of Worker Advisor	0.009	0.012
	Office of Employer Advisor	0.003	0.004
	OHSA	0.048	0.064
	Mine Rescue	0.000	0.000
	Program Administration	0.001	0.001
	Institute of Work & Health	0.005	0.007
	Total	0.084	0.112
B.3 Accident Prevention			
	IAPA	0.060	0.060
	Total	0.634	0.826
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.192	
B.5 NET OVERHEAD EXPENSES		0.826	

2004 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.1 WSIB Administrative			
	WSIB Administrative	0.357	0.384
	Total	0.357	0.384
B.2 Legislative Obligations			
	WSIAT	0.013	0.014
	Office of Worker Advisor	0.006	0.006
	Office of Employer Advisor	0.002	0.002
	OHSA	0.035	0.038
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.004	0.004
	Total	0.060	0.065
B.3 Accident Prevention			
	IAPA	0.043	0.043
	Total	0.461	0.493
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.032	
B.5 NET OVERHEAD EXPENSES		0.493	

2004 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 382: METAL DIES, MOULDS AND PATTERNS

(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.1 WSIB Administrative			
	WSIB Administrative	0.305	0.273
	Total	0.305	0.273
B.2 Legislative Obligations			
	WSIAT	0.011	0.010
	Office of Worker Advisor	0.006	0.005
	Office of Employer Advisor	0.002	0.002
	OHSA	0.030	0.027
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.003	0.003
	Total	0.052	0.047
B.3 Accident Prevention			
	IAPA	0.036	0.036
	Total	0.393	0.356
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	(0.037)	
	b) plus Transfer Charge	0.000	
B.5 NET OVERHEAD EXPENSES		0.356	

2004 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 Relief/Transfer</u>	<u>After Relief/Transfer</u>
B.1 WSIB Administrative			
	WSIB Administrative	0.356	0.382
	Total	0.356	0.382
B.2 Legislative Obligations			
	WSIAT	0.013	0.014
	Office of Worker Advisor	0.006	0.006
	Office of Employer Advisor	0.002	0.002
	OHSA	0.035	0.038
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.004	0.004
	Total	0.060	0.064
B.3 Accident Prevention			
	IAPA	0.043	0.043
	Total	0.460	0.490
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.030	
B.5 NET OVERHEAD EXPENSES		0.490	

2004 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 Relief/Transfer</u>	<u>After Relief/Transfer</u>
B.1 WSIB Administrative			
	WSIB Administrative	0.364	0.400
	Total	0.364	0.400
B.2 Legislative Obligations			
	WSIAT	0.014	0.015
	Office of Worker Advisor	0.007	0.008
	Office of Employer Advisor	0.002	0.002
	OHSA	0.036	0.040
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.004	0.004
	Total	0.063	0.069
B.3 Accident Prevention			
	IAPA	0.044	0.044
	Total	0.470	0.512
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.042	
B.5 NET OVERHEAD EXPENSES		0.512	

2004 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 387: OTHER METAL FABRICATING 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.1 WSIB Administrative			
	WSIB Administrative	0.432	0.545
	Total	0.432	0.545
B.2 Legislative Obligations			
	WSIAT	0.016	0.020
	Office of Worker Advisor	0.008	0.010
	Office of Employer Advisor	0.003	0.004
	OHSA	0.043	0.054
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.004	0.005
	Total	0.074	0.093
B.3 Accident Prevention			
	IAPA	0.052	0.052
	Total	0.558	0.690
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.132	
B.5 NET OVERHEAD EXPENSES		0.690	

2004 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.1 WSIB Administrative			
	WSIB Administrative	0.387	0.449
	Total	0.387	0.449
B.2 Legislative Obligations			
	WSIAT	0.014	0.016
	Office of Worker Advisor	0.007	0.008
	Office of Employer Advisor	0.003	0.003
	OHSA	0.038	0.044
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.004	0.005
	Total	0.066	0.076
B.3 Accident Prevention			
	IAPA	0.047	0.047
	Total	0.501	0.573
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.072	
		<u><u>0.072</u></u>	
B.5 NET OVERHEAD EXPENSES		0.573	

2004 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 Relief/Transfer</u>	<u>After Relief/Transfer</u>
B.1 WSIB Administrative			
	WSIB Administrative	0.379	0.431
	Total	0.379	0.431
B.2 Legislative Obligations			
	WSIAT	0.014	0.016
	Office of Worker Advisor	0.007	0.008
	Office of Employer Advisor	0.002	0.002
	OHSA	0.037	0.042
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.004	0.005
	Total	0.064	0.073
B.3 Accident Prevention			
	IAPA	0.046	0.046
	Total	0.491	0.552
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.061	
B.5 NET OVERHEAD EXPENSES		0.552	

* Experience for rate groups 390, 419, 421, 424 and 425 has been combined in order to determine a common 2004 premium rate.

2004 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 Relief/Transfer</u>	<u>After Relief/Transfer</u>
B.1 WSIB Administrative			
	WSIB Administrative	0.376	0.425
	Total	0.376	0.425
B.2 Legislative Obligations			
	WSIAT	0.014	0.016
	Office of Worker Advisor	0.007	0.008
	Office of Employer Advisor	0.002	0.002
	OHSA	0.037	0.042
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.004	0.005
	Total	0.064	0.072
B.3 Accident Prevention			
	IAPA	0.045	0.045
	Total	0.486	0.543
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.057	
B.5 NET OVERHEAD EXPENSES		0.543	

2004 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.1	WSIB Administrative	0.334	0.335
	Total	0.334	0.335
B.2	Legislative Obligations		
	WSIAT	0.012	0.012
	Office of Worker Advisor	0.006	0.006
	Office of Employer Advisor	0.002	0.002
	OHSA	0.033	0.033
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.003	0.003
	Total	0.056	0.056
B.3	Accident Prevention		
	IAPA	0.040	0.040
	Total	0.431	0.432
B.4	TOTAL OVERHEAD EXPENSES		
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.001	
B.5	NET OVERHEAD EXPENSES	0.432	

2004 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.1 WSIB Administrative			
	WSIB Administrative	0.293	0.248
	Total	0.293	0.248
B.2 Legislative Obligations			
	WSIAT	0.011	0.009
	Office of Worker Advisor	0.005	0.004
	Office of Employer Advisor	0.002	0.002
	OHSA	0.029	0.025
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.003	0.003
	Total	0.050	0.042
B.3 Accident Prevention			
	IAPA	0.035	0.035
	Total	0.378	0.325
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	(0.053)	
	b) plus Transfer Charge	0.000	
B.5 NET OVERHEAD EXPENSES		0.325	

2004 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.1 WSIB Administrative			
	WSIB Administrative	0.388	0.451
	Total	0.388	0.451
B.2 Legislative Obligations			
	WSIAT	0.014	0.016
	Office of Worker Advisor	0.007	0.008
	Office of Employer Advisor	0.003	0.003
	OHSA	0.038	0.044
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.004	0.005
	Total	0.066	0.077
B.3 Accident Prevention			
	IAPA	0.047	0.047
	Total	0.502	0.576
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.074	
		<u><u>0.074</u></u>	
B.5 NET OVERHEAD EXPENSES		0.576	

2004 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 Relief/Transfer</u>	<u>After Relief/Transfer</u>
B.1 WSIB Administrative			
	WSIB Administrative	0.343	0.355
	Total	0.343	0.355
B.2 Legislative Obligations			
	WSIAT	0.013	0.013
	Office of Worker Advisor	0.006	0.006
	Office of Employer Advisor	0.002	0.002
	OHSA	0.034	0.035
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.004	0.004
	Total	0.059	0.061
B.3 Accident Prevention			
	IAPA	0.041	0.041
	Total	0.443	0.457
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.014	
B.5 NET OVERHEAD EXPENSES		0.457	

2004 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.1 WSIB Administrative			
	WSIB Administrative	0.420	0.519
	Total	0.420	0.519
B.2 Legislative Obligations			
	WSIAT	0.016	0.020
	Office of Worker Advisor	0.008	0.010
	Office of Employer Advisor	0.003	0.004
	OHSA	0.041	0.051
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.004	0.005
	Total	0.072	0.089
B.3 Accident Prevention			
	IAPA	0.051	0.051
	Total	0.543	0.659
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.116	
B.5 NET OVERHEAD EXPENSES		0.659	

2004 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 Relief/Transfer</u>	<u>After Relief/Transfer</u>
B.1 WSIB Administrative			
	WSIB Administrative	0.260	0.176
	Total	0.260	0.176
B.2 Legislative Obligations			
	WSIAT	0.010	0.007
	Office of Worker Advisor	0.005	0.003
	Office of Employer Advisor	0.002	0.001
	OHSA	0.025	0.017
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.003	0.002
	Total	0.045	0.031
B.3 Accident Prevention			
	IAPA	0.031	0.031
	Total	0.336	0.238
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	(0.098)	
	b) plus Transfer Charge	0.000	
B.5 NET OVERHEAD EXPENSES		0.238	

2004 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 Relief/Transfer</u>	<u>After Relief/Transfer</u>
B.1 WSIB Administrative			
	WSIB Administrative	0.379	0.431
	Total	0.379	0.431
B.2 Legislative Obligations			
	WSIAT	0.014	0.016
	Office of Worker Advisor	0.007	0.008
	Office of Employer Advisor	0.002	0.002
	OHSA	0.037	0.042
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.004	0.005
	Total	0.064	0.073
B.3 Accident Prevention			
	IAPA	0.046	0.046
	Total	0.491	0.552
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.061	
B.5 NET OVERHEAD EXPENSES		0.552	

* Experience for rate groups 390, 419, 421, 424 and 425 has been combined in order to determine a common 2004 premium rate.

2004 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 420: MOTOR VEHICLE ENGINE MANUFACTURING

(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.1 WSIB Administrative			
	WSIB Administrative	0.292	0.245
	Total	0.292	0.245
B.2 Legislative Obligations			
	WSIAT	0.011	0.009
	Office of Worker Advisor	0.005	0.004
	Office of Employer Advisor	0.002	0.002
	OHSA	0.029	0.024
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.003	0.003
	Total	0.050	0.042
B.3 Accident Prevention			
	IAPA	0.035	0.035
	Total	0.377	0.322
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	(0.055)	
	b) plus Transfer Charge	0.000	
B.5 NET OVERHEAD EXPENSES		0.322	

2004 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 Relief/Transfer</u>	<u>After Relief/Transfer</u>
B.1 WSIB Administrative			
	WSIB Administrative	0.379	0.431
	Total	0.379	0.431
B.2 Legislative Obligations			
	WSIAT	0.014	0.016
	Office of Worker Advisor	0.007	0.008
	Office of Employer Advisor	0.002	0.002
	OHSA	0.037	0.042
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.004	0.005
	Total	0.064	0.073
B.3 Accident Prevention			
	IAPA	0.046	0.046
	Total	0.491	0.552
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.061	
B.5 NET OVERHEAD EXPENSES		0.552	

* Experience for rate groups 390, 419, 421, 424 and 425 has been combined in order to determine a common 2004 premium rate.

2004 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 Relief/Transfer</u>	<u>After Relief/Transfer</u>
B.1 WSIB Administrative			
	WSIB Administrative	0.379	0.431
	Total	0.379	0.431
B.2 Legislative Obligations			
	WSIAT	0.014	0.016
	Office of Worker Advisor	0.007	0.008
	Office of Employer Advisor	0.002	0.002
	OHSA	0.037	0.042
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.004	0.005
	Total	0.064	0.073
B.3 Accident Prevention			
	IAPA	0.046	0.046
	Total	0.491	0.552
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.061	
B.5 NET OVERHEAD EXPENSES		0.552	

* Experience for rate groups 390, 419, 421, 424 and 425 has been combined in order to determine a common 2004 premium rate.

2004 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 425: MOTOR VEHICLE WHEELS AND BRAKES *

(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.1 WSIB Administrative			
	WSIB Administrative	0.379	0.431
	Total	0.379	0.431
B.2 Legislative Obligations			
	WSIAT	0.014	0.016
	Office of Worker Advisor	0.007	0.008
	Office of Employer Advisor	0.002	0.002
	OHSA	0.037	0.042
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.004	0.005
	Total	0.064	0.073
B.3 Accident Prevention			
	IAPA	0.046	0.046
	Total	0.491	0.552
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.061	
B.5 NET OVERHEAD EXPENSES		0.552	

* Experience for rate groups 390, 419, 421, 424 and 425 has been combined in order to determine a common 2004 premium rate.

2004 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.1 WSIB Administrative			
	WSIB Administrative	0.356	0.383
	Total	0.356	0.383
B.2 Legislative Obligations			
	WSIAT	0.013	0.014
	Office of Worker Advisor	0.006	0.006
	Office of Employer Advisor	0.002	0.002
	OHSA	0.035	0.038
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.004	0.004
	Total	0.060	0.064
B.3 Accident Prevention			
	IAPA	0.043	0.043
	Total	0.461	0.492
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.031	
		<u><u>0.031</u></u>	
B.5 NET OVERHEAD EXPENSES		0.492	

2004 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 Relief/Transfer</u>	<u>After Relief/Transfer</u>
B.1 WSIB Administrative			
	WSIB Administrative	0.439	0.559
	Total	0.439	0.559
B.2 Legislative Obligations			
	WSIAT	0.016	0.020
	Office of Worker Advisor	0.008	0.010
	Office of Employer Advisor	0.003	0.004
	OHSA	0.043	0.055
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.005	0.006
	Total	0.075	0.096
B.3 Accident Prevention			
	IAPA	0.053	0.053
	Total	0.567	0.708
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.141	
B.5 NET OVERHEAD EXPENSES		0.708	

2004 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 442: RAILROAD ROLLING STOCK

(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.1 WSIB Administrative			
	WSIB Administrative	0.357	0.384
	Total	0.357	0.384
B.2 Legislative Obligations			
	WSIAT	0.013	0.014
	Office of Worker Advisor	0.006	0.006
	Office of Employer Advisor	0.002	0.002
	OHSA	0.035	0.038
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.004	0.004
	Total	0.060	0.065
B.3 Accident Prevention			
	IAPA	0.043	0.043
	Total	0.461	0.493
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.032	
B.5 NET OVERHEAD EXPENSES		0.493	

2004 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 460: LIGHTING AND SMALL ELECTRICAL APPLIANCES

(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.1 WSIB Administrative			
	WSIB Administrative	0.345	0.358
	Total	0.345	0.358
B.2 Legislative Obligations			
	WSIAT	0.013	0.013
	Office of Worker Advisor	0.006	0.006
	Office of Employer Advisor	0.002	0.002
	OHSA	0.034	0.035
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.004	0.004
	Total	0.059	0.061
B.3 Accident Prevention			
	IAPA	0.041	0.041
	Total	0.446	0.461
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.015	
B.5 NET OVERHEAD EXPENSES		0.461	

2004 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.1 WSIB Administrative			
	WSIB Administrative	0.340	0.348
	Total	0.340	0.348
B.2 Legislative Obligations			
	WSIAT	0.013	0.013
	Office of Worker Advisor	0.006	0.006
	Office of Employer Advisor	0.002	0.002
	OHSA	0.033	0.034
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.004	0.004
	Total	0.058	0.059
B.3 Accident Prevention			
	IAPA	0.041	0.041
	Total	0.440	0.449
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.009	
B.5 NET OVERHEAD EXPENSES		0.449	

2004 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.1 WSIB Administrative			
	WSIB Administrative	0.199	0.045
	Total	0.199	0.045
B.2 Legislative Obligations			
	WSIAT	0.007	0.002
	Office of Worker Advisor	0.004	0.001
	Office of Employer Advisor	0.001	0.000
	OHSA	0.019	0.004
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.002	0.000
	Total	0.033	0.008
B.3 Accident Prevention			
	IAPA	0.023	0.023
	Total	0.257	0.078
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	(0.179)	
	b) plus Transfer Charge	0.000	
B.5 NET OVERHEAD EXPENSES		0.078	

2004 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.1 WSIB Administrative			
	WSIB Administrative	0.267	0.191
	Total	0.267	0.191
B.2 Legislative Obligations			
	WSIAT	0.010	0.007
	Office of Worker Advisor	0.005	0.004
	Office of Employer Advisor	0.002	0.001
	OHSA	0.026	0.019
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.003	0.002
	Total	0.046	0.033
B.3 Accident Prevention			
	IAPA	0.031	0.031
	Total	0.344	0.255
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	(0.089)	
	b) plus Transfer Charge	0.000	
B.5 NET OVERHEAD EXPENSES		0.255	

2004 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.1 WSIB Administrative			
	WSIB Administrative	0.484	0.646
	Total	0.484	0.646
B.2 Legislative Obligations			
	WSIAT	0.018	0.024
	Office of Worker Advisor	0.009	0.012
	Office of Employer Advisor	0.003	0.004
	OHSA	0.048	0.064
	Mine Rescue	0.000	0.000
	Program Administration	0.001	0.001
	Institute of Work & Health	0.005	0.007
	Total	0.084	0.112
B.3 Accident Prevention			
	IAPA	0.059	0.059
	Total	0.627	0.817
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.190	
B.5 NET OVERHEAD EXPENSES		0.817	

2004 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 Relief/Transfer</u>	<u>After Relief/Transfer</u>
B.1 WSIB Administrative			
	WSIB Administrative	0.594	0.784
	Total	0.594	0.784
B.2 Legislative Obligations			
	WSIAT	0.022	0.029
	Office of Worker Advisor	0.011	0.015
	Office of Employer Advisor	0.004	0.005
	OHSA	0.059	0.078
	Mine Rescue	0.000	0.000
	Program Administration	0.001	0.001
	Institute of Work & Health	0.006	0.008
	Total	0.103	0.136
B.3 Accident Prevention			
	IAPA	0.073	0.073
	Total	0.769	0.992
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.223	
B.5 NET OVERHEAD EXPENSES		0.992	

2004 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 Relief/Transfer</u>	<u>After Relief/Transfer</u>
B.1 WSIB Administrative			
	WSIB Administrative	0.459	0.602
	Total	0.459	0.602
B.2 Legislative Obligations			
	WSIAT	0.017	0.022
	Office of Worker Advisor	0.008	0.010
	Office of Employer Advisor	0.003	0.004
	OHSA	0.045	0.059
	Mine Rescue	0.000	0.000
	Program Administration	0.001	0.001
	Institute of Work & Health	0.005	0.007
	Total	0.079	0.104
B.3 Accident Prevention			
	THSAO	0.053	0.053
	Total	0.592	0.760
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.168	
B.5 NET OVERHEAD EXPENSES		0.760	

2004 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 Relief/Transfer</u>	<u>After Relief/Transfer</u>
B.1 WSIB Administrative			
	WSIB Administrative	0.367	0.405
	Total	0.367	0.405
B.2 Legislative Obligations			
	WSIAT	0.014	0.015
	Office of Worker Advisor	0.007	0.008
	Office of Employer Advisor	0.002	0.002
	OHSA	0.036	0.040
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.004	0.004
	Total	0.063	0.069
B.3 Accident Prevention			
	IAPA	0.044	0.044
	Total	0.474	0.518
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.044	
B.5 NET OVERHEAD EXPENSES		0.518	

2004 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 Relief/Transfer</u>	<u>After Relief/Transfer</u>
B.1 WSIB Administrative			
	WSIB Administrative	0.363	0.396
	Total	0.363	0.396
B.2 Legislative Obligations			
	WSIAT	0.013	0.014
	Office of Worker Advisor	0.007	0.008
	Office of Employer Advisor	0.002	0.002
	OHSA	0.036	0.039
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.004	0.004
	Total	0.062	0.068
B.3 Accident Prevention			
	IAPA	0.044	0.044
	Total	0.470	0.509
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.039	
B.5 NET OVERHEAD EXPENSES		0.509	

2004 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 Relief/Transfer</u>	<u>After Relief/Transfer</u>
B.1 WSIB Administrative			
	WSIB Administrative	0.239	0.132
	Total	0.239	0.132
B.2 Legislative Obligations			
	WSIAT	0.009	0.005
	Office of Worker Advisor	0.004	0.002
	Office of Employer Advisor	0.002	0.001
	OHSA	0.023	0.013
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.002	0.001
	Total	0.040	0.022
B.3 Accident Prevention			
	IAPA	0.028	0.028
	Total	0.308	0.183
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	(0.125)	
	b) plus Transfer Charge	0.000	
B.5 NET OVERHEAD EXPENSES		0.183	

2004 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 512: RESINS, PAINT, INK AND ADHESIVES

(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.1 WSIB Administrative			
	WSIB Administrative	0.292	0.245
	Total	0.292	0.245
B.2 Legislative Obligations			
	WSIAT	0.011	0.009
	Office of Worker Advisor	0.005	0.004
	Office of Employer Advisor	0.002	0.002
	OHSA	0.029	0.024
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.003	0.003
	Total	0.050	0.042
B.3 Accident Prevention			
	IAPA	0.035	0.035
	Total	0.377	0.322
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	(0.055)	
	b) plus Transfer Charge	0.000	
B.5 NET OVERHEAD EXPENSES		0.322	

2004 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 Relief/Transfer</u>	<u>After Relief/Transfer</u>
B.1 WSIB Administrative			
	WSIB Administrative	0.215	0.081
	Total	0.215	0.081
B.2 Legislative Obligations			
	WSIAT	0.008	0.003
	Office of Worker Advisor	0.004	0.001
	Office of Employer Advisor	0.001	0.000
	OHSA	0.021	0.008
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.002	0.001
	Total	0.036	0.013
B.3 Accident Prevention			
	IAPA	0.025	0.025
	Total	0.278	0.121
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	(0.157)	
	b) plus Transfer Charge	0.000	
B.5 NET OVERHEAD EXPENSES		0.121	

2004 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.1 WSIB Administrative			
	WSIB Administrative	0.270	0.198
	Total	0.270	0.198
B.2 Legislative Obligations			
	WSIAT	0.010	0.007
	Office of Worker Advisor	0.005	0.004
	Office of Employer Advisor	0.002	0.001
	OHSA	0.026	0.019
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.003	0.002
	Total	0.046	0.034
B.3 Accident Prevention			
	IAPA	0.032	0.032
	Total	0.349	0.265
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	(0.084)	
	b) plus Transfer Charge	0.000	
B.5 NET OVERHEAD EXPENSES		0.265	

2004 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.1 WSIB Administrative			
	WSIB Administrative	0.271	0.200
	Total	0.271	0.200
B.2 Legislative Obligations			
	WSIAT	0.010	0.007
	Office of Worker Advisor	0.005	0.004
	Office of Employer Advisor	0.002	0.001
	OHSA	0.026	0.019
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.003	0.002
	Total	0.046	0.034
B.3 Accident Prevention			
	IAPA	0.032	0.032
	Total	0.349	0.266
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	(0.083)	
	b) plus Transfer Charge	0.000	
B.5 NET OVERHEAD EXPENSES		0.266	

2004 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.1 WSIB Administrative			
	WSIB Administrative	0.253	0.163
	Total	0.253	0.163
B.2 Legislative Obligations			
	WSIAT	0.009	0.006
	Office of Worker Advisor	0.005	0.003
	Office of Employer Advisor	0.002	0.001
	OHSA	0.025	0.016
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.003	0.002
	Total	0.044	0.028
B.3 Accident Prevention			
	IAPA	0.030	0.030
	Total	0.326	0.220
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	(0.106)	
	b) plus Transfer Charge	0.000	
B.5 NET OVERHEAD EXPENSES		0.220	

2004 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 Relief/Transfer</u>	<u>After Relief/Transfer</u>
B.1 WSIB Administrative			
	WSIB Administrative	0.454	0.591
	Total	0.454	0.591
B.2 Legislative Obligations			
	WSIAT	0.017	0.022
	Office of Worker Advisor	0.008	0.010
	Office of Employer Advisor	0.003	0.004
	OHSA	0.045	0.059
	Mine Rescue	0.000	0.000
	Program Administration	0.001	0.001
	Institute of Work & Health	0.005	0.007
	Total	0.079	0.103
B.3 Accident Prevention			
	IAPA	0.055	0.055
	Total	0.588	0.749
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.161	
B.5 NET OVERHEAD EXPENSES		0.749	

2004 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.1 WSIB Administrative			
	WSIB Administrative	0.553	0.733
	Total	0.553	0.733
B.2 Legislative Obligations			
	WSIAT	0.021	0.028
	Office of Worker Advisor	0.010	0.013
	Office of Employer Advisor	0.004	0.005
	OHSA	0.055	0.073
	Mine Rescue	0.000	0.000
	Program Administration	0.001	0.001
	Institute of Work & Health	0.006	0.008
	Total	0.097	0.128
B.3 Accident Prevention			
	IAPA	0.068	0.068
	Total	0.717	0.928
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.211	
B.5 NET OVERHEAD EXPENSES		0.928	

2004 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 542: OTHER MANUFACTURED 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.1 WSIB Administrative			
	WSIB Administrative	0.344	0.357
	Total	0.344	0.357
B.2 Legislative Obligations			
	WSIAT	0.013	0.013
	Office of Worker Advisor	0.006	0.006
	Office of Employer Advisor	0.002	0.002
	OHSA	0.034	0.035
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.004	0.004
	Total	0.059	0.061
B.3 Accident Prevention			
	IAPA	0.041	0.041
	Total	0.445	0.460
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.015	
B.5 NET OVERHEAD EXPENSES		0.460	

2004 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.1 WSIB Administrative			
	WSIB Administrative	0.345	0.356
	Total	0.345	0.356
B.2 Legislative Obligations			
	WSIAT	0.013	0.013
	Office of Worker Advisor	0.006	0.006
	Office of Employer Advisor	0.002	0.002
	OHSA	0.034	0.035
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.004	0.004
	Total	0.059	0.061
B.3 Accident Prevention			
		0.041	0.041
	Total	0.446	0.458
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.012	
B.5 NET OVERHEAD EXPENSES		0.458	

2004 PREMIUM RATE COMPONENTS

RATE GROUP 207: MEAT AND FISH PRODUCTS

(CLASS D: MANUFACTURING)

Component	2004 Premium Rate Per \$100 Of Insurable Earnings		2003 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2004 Premium Rate		Percentage of 2003 Premium Rate	
A. NEW CLAIMS COST								
1. GROSS NEW CLAIMS COST		1.721		1.904				
2. Second Injury Enhancement Fund (SIEF)								
a. <i>minus</i> Relief		(0.374)		(0.412)				
b. <i>plus</i> Transfer Charge		0.359		0.422				
3. NET NEW CLAIMS COST		1.705	1.705	1.915	1.915	42%	1.915	46%
B. OVERHEAD EXPENSES								
1. WSIB Administrative		0.497		0.543				
2. Legislative Obligations		0.085		0.100				
3. Accident Prevention		0.061		0.057				
4. TOTAL OVERHEAD EXPENSES		0.644		0.700				
a. <i>minus</i> Relief		0.000		0.000				
b. <i>plus</i> Transfer Charge		0.194		0.200				
5. NET OVERHEAD EXPENSES		0.838	0.838	0.900	0.900	21%	0.900	22%
C. UNFUNDED LIABILITY								
			1.411			35%	1.341	33%
D. (GAIN)/LOSS								
1. 1999 Accident Year		(0.008)		(0.019)				
2. 2000 Accident Year		(0.025)		(0.015)				
3. 2001 Accident Year		0.135		N/A				
		0.101	0.101	(0.034)	(0.034)	2%	(0.034)	-1%
E. TOTAL PREMIUM RATE (A+B+C+D)								
		4.06		4.12		100%	4.12	100%

2004 PREMIUM RATE COMPONENTS

RATE GROUP 210: POULTRY PRODUCTS

(CLASS D: MANUFACTURING)

Component	2004 Premium Rate Per \$100 Of Insurable Earnings		2003 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2004 Premium Rate		Percentage of 2003 Premium Rate	
A. NEW CLAIMS COST								
1. GROSS NEW CLAIMS COST	1.503		1.682					
2. Second Injury Enhancement Fund (SIEF)								
a. <i>minus</i> Relief	(0.331)		(0.337)					
b. <i>plus</i> Transfer Charge	0.313		0.373					
3. NET NEW CLAIMS COST	1.486	1.486	1.719	1.719	42%	1.719	46%	
B. OVERHEAD EXPENSES								
1. WSIB Administrative	0.456		0.507					
2. Legislative Obligations	0.079		0.092					
3. Accident Prevention	0.055		0.053					
4. TOTAL OVERHEAD EXPENSES	0.590		0.652					
a. <i>minus</i> Relief	0.000		0.000					
b. <i>plus</i> Transfer Charge	0.164		0.158					
5. NET OVERHEAD EXPENSES	0.754	0.754	0.810	0.810	21%	0.810	22%	
C. UNFUNDED LIABILITY		1.230		1.204	35%		33%	
D. (GAIN)/LOSS								
1. 1999 Accident Year	(0.007)		(0.017)					
2. 2000 Accident Year	(0.021)		(0.013)					
3. 2001 Accident Year	0.118		N/A					
	0.088	0.088	(0.031)	(0.031)	2%	(0.031)	-1%	
E. TOTAL PREMIUM RATE (A+B+C+D)	3.56		3.70		100%	100%		

2004 PREMIUM RATE COMPONENTS

RATE GROUP 214: FRUIT AND VEGETABLE PRODUCTS

(CLASS D: MANUFACTURING)

Component	2004 Premium Rate Per \$100 Of Insurable Earnings		2003 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2004 Premium Rate		Percentage of 2003 Premium Rate	
A. NEW CLAIMS COST								
1. GROSS NEW CLAIMS COST	0.815		0.934					
2. Second Injury Enhancement Fund (SIEF)								
a. <i>minus</i> Relief	(0.200)		(0.208)					
b. <i>plus</i> Transfer Charge	0.170		0.207					
3. NET NEW CLAIMS COST	0.785	0.785	0.933	0.933	42%	0.933	46%	
B. OVERHEAD EXPENSES								
1. WSIB Administrative	0.325		0.361					
2. Legislative Obligations	0.055		0.065					
3. Accident Prevention	0.039		0.037					
4. TOTAL OVERHEAD EXPENSES	0.419		0.464					
a. <i>minus</i> Relief	(0.011)		(0.016)					
b. <i>plus</i> Transfer Charge	0.000		0.000					
5. NET OVERHEAD EXPENSES	0.408	0.408	0.448	0.448	22%	0.448	22%	
C. UNFUNDED LIABILITY		0.650		0.654	34%		32%	
D. (GAIN)/LOSS								
1. 1999 Accident Year	(0.004)		(0.009)					
2. 2000 Accident Year	(0.011)		(0.007)					
3. 2001 Accident Year	0.063		N/A					
	0.047	0.047	(0.017)	(0.017)	2%	(0.017)	-1%	
E. TOTAL PREMIUM RATE (A+B+C+D)	1.89		2.02		100%	2.02	100%	

2004 PREMIUM RATE COMPONENTS

RATE GROUP 216: DAIRY PRODUCTS

(CLASS D: MANUFACTURING)

Component	2004 Premium Rate Per \$100 Of Insurable Earnings		2003 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2004 Premium Rate		Percentage of 2003 Premium Rate	
A. NEW CLAIMS COST								
1. GROSS NEW CLAIMS COST	0.630		0.740					
2. Second Injury Enhancement Fund (SIEF)								
a. <i>minus</i> Relief	(0.113)		(0.150)					
b. <i>plus</i> Transfer Charge	0.131		0.164					
3. NET NEW CLAIMS COST	0.650	0.650	0.755	0.755	41%	46%		
B. OVERHEAD EXPENSES								
1. WSIB Administrative	0.299		0.328					
2. Legislative Obligations	0.050		0.059					
3. Accident Prevention	0.036		0.034					
4. TOTAL OVERHEAD EXPENSES	0.387		0.421					
a. <i>minus</i> Relief	(0.045)		(0.055)					
b. <i>plus</i> Transfer Charge	0.000		0.000					
5. NET OVERHEAD EXPENSES	0.342	0.342	0.366	0.366	22%	22%		
C. UNFUNDED LIABILITY		0.538		0.529	34%	32%		
D. (GAIN)/LOSS								
1. 1999 Accident Year	(0.003)		(0.007)					
2. 2000 Accident Year	(0.009)		(0.005)					
3. 2001 Accident Year	0.052		N/A					
	0.039	0.039	(0.013)	(0.013)	2%	-1%		
E. TOTAL PREMIUM RATE (A+B+C+D)	1.57		1.64		100%	100%		

2004 PREMIUM RATE COMPONENTS

RATE GROUP 220: OTHER BAKERY PRODUCTS

(CLASS D: MANUFACTURING)

Component	2004 Premium Rate Per \$100 Of Insurable Earnings		2003 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2004 Premium Rate		Percentage of 2003 Premium Rate	
A. NEW CLAIMS COST								
1. GROSS NEW CLAIMS COST	1.707		1.804					
2. Second Injury Enhancement Fund (SIEF)								
a. <i>minus</i> Relief	(0.417)		(0.354)					
b. <i>plus</i> Transfer Charge	0.356		0.400					
3. NET NEW CLAIMS COST	1.647	1.647	1.850	1.850	42%	1.850	46%	
B. OVERHEAD EXPENSES								
1. WSIB Administrative	0.486		0.531					
2. Legislative Obligations	0.084		0.096					
3. Accident Prevention	0.059		0.055					
4. TOTAL OVERHEAD EXPENSES	0.629		0.682					
a. <i>minus</i> Relief	0.000		0.000					
b. <i>plus</i> Transfer Charge	0.191		0.187					
5. NET OVERHEAD EXPENSES	0.820	0.820	0.869	0.869	21%	0.869	22%	
C. UNFUNDED LIABILITY		1.363		1.296	35%		33%	
D. (GAIN)/LOSS								
1. 1999 Accident Year	(0.008)		(0.019)					
2. 2000 Accident Year	(0.024)		(0.014)					
3. 2001 Accident Year	0.131		N/A					
	0.098	0.098	(0.033)	(0.033)	2%	(0.033)	-1%	
E. TOTAL PREMIUM RATE (A+B+C+D)	3.93		3.98		100%		100%	

2004 PREMIUM RATE COMPONENTS

RATE GROUP 222: CONFECTIONERY

(CLASS D: MANUFACTURING)

Component	2004 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2004 Premium Rate	2003 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	0.582		0.609	
2. Second Injury Enhancement Fund (SIEF)				
a. <i>minus</i> Relief	(0.134)		(0.116)	
b. <i>plus</i> Transfer Charge	0.121		0.135	
3. NET NEW CLAIMS COST	0.570	0.570	0.629	0.629
		41%		46%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.284		0.304	
2. Legislative Obligations	0.049		0.055	
3. Accident Prevention	0.034		0.031	
4. TOTAL OVERHEAD EXPENSES	0.367		0.391	
a. <i>minus</i> Relief	(0.065)		(0.083)	
b. <i>plus</i> Transfer Charge	0.000		0.000	
5. NET OVERHEAD EXPENSES	0.302	0.302	0.308	0.308
		22%		22%
C. UNFUNDED LIABILITY		0.472		0.441
		34%		32%
D. (GAIN)/LOSS				
1. 1999 Accident Year	(0.002)		(0.006)	
2. 2000 Accident Year	(0.008)		(0.004)	
3. 2001 Accident Year	0.046		N/A	
	0.034	0.034	(0.011)	(0.011)
		2%		-1%
E. TOTAL PREMIUM RATE (A+B+C+D)	1.38		1.37	100%
		100%		100%

2004 PREMIUM RATE COMPONENTS

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

(CLASS D: MANUFACTURING)

Component	2004 Premium Rate Per \$100 Of Insurable Earnings		2003 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2004 Premium Rate		Percentage of 2003 Premium Rate	
A. NEW CLAIMS COST								
1. GROSS NEW CLAIMS COST	0.797		0.869					
2. Second Injury Enhancement Fund (SIEF)								
a. <i>minus</i> Relief	(0.160)		(0.167)					
b. <i>plus</i> Transfer Charge	0.166		0.193					
3. NET NEW CLAIMS COST	0.804	0.804	0.895	0.895	42%	0.895	46%	
B. OVERHEAD EXPENSES								
1. WSIB Administrative	0.328		0.354					
2. Legislative Obligations	0.055		0.064					
3. Accident Prevention	0.039		0.036					
4. TOTAL OVERHEAD EXPENSES	0.424		0.454					
a. <i>minus</i> Relief	(0.007)		(0.024)					
b. <i>plus</i> Transfer Charge	0.000		0.000					
5. NET OVERHEAD EXPENSES	0.417	0.417	0.430	0.430	22%	0.430	22%	
C. UNFUNDED LIABILITY		0.665		0.627	34%		32%	
D. (GAIN)/LOSS								
1. 1999 Accident Year	(0.004)		(0.009)					
2. 2000 Accident Year	(0.011)		(0.007)					
3. 2001 Accident Year	0.064		N/A					
	0.048	0.048	(0.016)	(0.016)	2%	(0.016)	-1%	
E. TOTAL PREMIUM RATE (A+B+C+D)	1.93		1.94		100%	1.94	100%	

2004 PREMIUM RATE COMPONENTS

RATE GROUP 226: CRUSHED AND GROUND FOODS

(CLASS D: MANUFACTURING)

Component	2004 Premium Rate Per \$100 Of Insurable Earnings		2003 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2004 Premium Rate		Percentage of 2003 Premium Rate	
A. NEW CLAIMS COST								
1. GROSS NEW CLAIMS COST	0.658		0.732					
2. Second Injury Enhancement Fund (SIEF)								
a. <i>minus</i> Relief	(0.130)		(0.147)					
b. <i>plus</i> Transfer Charge	0.137		0.162					
3. NET NEW CLAIMS COST	0.666	0.666	0.748	0.748	41%	46%		
B. OVERHEAD EXPENSES								
1. WSIB Administrative	0.302		0.327					
2. Legislative Obligations	0.051		0.058					
3. Accident Prevention	0.036		0.033					
4. TOTAL OVERHEAD EXPENSES	0.390		0.420					
a. <i>minus</i> Relief	(0.041)		(0.057)					
b. <i>plus</i> Transfer Charge	0.000		0.000					
5. NET OVERHEAD EXPENSES	0.349	0.349	0.363	0.363	22%	22%		
C. UNFUNDED LIABILITY		0.551		0.524	34%	32%		
D. (GAIN)/LOSS								
1. 1999 Accident Year	(0.003)		(0.007)					
2. 2000 Accident Year	(0.009)		(0.005)					
3. 2001 Accident Year	0.053		N/A					
	0.040	0.040	(0.013)	(0.013)	2%	-1%		
E. TOTAL PREMIUM RATE (A+B+C+D)	1.61		1.62		100%	100%		

2004 PREMIUM RATE COMPONENTS

RATE GROUP 230: ALCOHOLIC BEVERAGES

(CLASS D: MANUFACTURING)

Component	2004 Premium Rate Per \$100 Of Insurable Earnings		2003 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2004 Premium Rate		Percentage of 2003 Premium Rate	
A. NEW CLAIMS COST								
1. GROSS NEW CLAIMS COST	0.497		0.592					
2. Second Injury Enhancement Fund (SIEF)								
a. <i>minus</i> Relief	(0.092)		(0.122)					
b. <i>plus</i> Transfer Charge	0.104		0.131					
3. NET NEW CLAIMS COST	0.510	0.510	0.602	0.602	41%	46%		
B. OVERHEAD EXPENSES								
1. WSIB Administrative	0.273		0.299					
2. Legislative Obligations	0.047		0.054					
3. Accident Prevention	0.032		0.031					
4. TOTAL OVERHEAD EXPENSES	0.352		0.385					
a. <i>minus</i> Relief	(0.080)		(0.089)					
b. <i>plus</i> Transfer Charge	0.000		0.000					
5. NET OVERHEAD EXPENSES	0.272	0.272	0.296	0.296	22%	23%		
C. UNFUNDED LIABILITY		0.422		0.422	34%	32%		
D. (GAIN)/LOSS								
1. 1999 Accident Year	(0.002)		(0.006)					
2. 2000 Accident Year	(0.007)		(0.004)					
3. 2001 Accident Year	0.041		N/A					
	0.031	0.031	(0.010)	(0.010)	3%	-1%		
E. TOTAL PREMIUM RATE (A+B+C+D)	1.24		1.31		100%	100%		

2004 PREMIUM RATE COMPONENTS

RATE GROUP 231: SOFT DRINKS

(CLASS D: MANUFACTURING)

Component	2004 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2004 Premium Rate	2003 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	1.026		1.105	
2. Second Injury Enhancement Fund (SIEF)				
a. <i>minus</i> Relief	(0.254)		(0.250)	
b. <i>plus</i> Transfer Charge	0.214		0.245	
3. NET NEW CLAIMS COST	0.986	0.986	1.100	1.100
		42%		46%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.362		0.392	
2. Legislative Obligations	0.062		0.071	
3. Accident Prevention	0.044		0.040	
4. TOTAL OVERHEAD EXPENSES	0.469		0.503	
a. <i>minus</i> Relief	0.000		0.000	
b. <i>plus</i> Transfer Charge	0.039		0.021	
5. NET OVERHEAD EXPENSES	0.508	0.508	0.524	0.524
		21%		22%
C. UNFUNDED LIABILITY				
		0.816		0.770
				32%
D. (GAIN)/LOSS				
1. 1999 Accident Year	(0.005)		(0.011)	
2. 2000 Accident Year	(0.014)		(0.008)	
3. 2001 Accident Year	0.078		N/A	
	0.059	0.059	(0.020)	(0.020)
		2%		-1%
E. TOTAL PREMIUM RATE (A+B+C+D)				
	2.37		2.37	
		100%		100%

2004 PREMIUM RATE COMPONENTS

RATE GROUP 237: TIRES AND TUBES

(CLASS D: MANUFACTURING)

Component	2004 Premium Rate Per \$100 Of Insurable Earnings		2003 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2004 Premium Rate		Percentage of 2003 Premium Rate	
A. NEW CLAIMS COST								
1. GROSS NEW CLAIMS COST	1.478		1.676					
2. Second Injury Enhancement Fund (SIEF)								
a. <i>minus</i> Relief	(0.259)		(0.278)					
b. <i>plus</i> Transfer Charge	0.308		0.372					
3. NET NEW CLAIMS COST	1.528	1.528	1.770	1.770	42%	1.770	46%	
B. OVERHEAD EXPENSES								
1. WSIB Administrative	0.464		0.516					
2. Legislative Obligations	0.080		0.095					
3. Accident Prevention	0.056		0.054					
4. TOTAL OVERHEAD EXPENSES	0.600		0.665					
a. <i>minus</i> Relief	0.000		0.000					
b. <i>plus</i> Transfer Charge	0.174		0.168					
5. NET OVERHEAD EXPENSES	0.774	0.774	0.833	0.833	21%	0.833	22%	
C. UNFUNDED LIABILITY		1.264		1.240	35%		33%	
D. (GAIN)/LOSS								
1. 1999 Accident Year	(0.008)		(0.018)					
2. 2000 Accident Year	(0.022)		(0.013)					
3. 2001 Accident Year	0.121		N/A					
	0.091	0.091	(0.032)	(0.032)	2%	(0.032)	-1%	
E. TOTAL PREMIUM RATE (A+B+C+D)	3.66		3.81		100%		100%	

2004 PREMIUM RATE COMPONENTS

RATE GROUP 238: OTHER RUBBER PRODUCTS

(CLASS D: MANUFACTURING)

Component	2004 Premium Rate Per \$100 Of Insurable Earnings		2003 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2004 Premium Rate		Percentage of 2003 Premium Rate	
A. NEW CLAIMS COST								
1. GROSS NEW CLAIMS COST	1.174		1.185					
2. Second Injury Enhancement Fund (SIEF)								
a. <i>minus</i> Relief	(0.288)		(0.229)					
b. <i>plus</i> Transfer Charge	0.245		0.263					
3. NET NEW CLAIMS COST	1.131	1.131	1.219	1.219	42%	1.219	46%	
B. OVERHEAD EXPENSES								
1. WSIB Administrative	0.389		0.414					
2. Legislative Obligations	0.066		0.074					
3. Accident Prevention	0.047		0.043					
4. TOTAL OVERHEAD EXPENSES	0.504		0.532					
a. <i>minus</i> Relief	0.000		0.000					
b. <i>plus</i> Transfer Charge	0.075		0.048					
5. NET OVERHEAD EXPENSES	0.579	0.579	0.580	0.580	21%	0.580	22%	
C. UNFUNDED LIABILITY		0.936		0.854	35%		32%	
D. (GAIN)/LOSS								
1. 1999 Accident Year	(0.005)		(0.012)					
2. 2000 Accident Year	(0.016)		(0.009)					
3. 2001 Accident Year	0.090		N/A					
	0.067	0.067	(0.022)	(0.022)	2%	(0.022)	-1%	
E. TOTAL PREMIUM RATE (A+B+C+D)	2.71		2.63		100%		100%	

2004 PREMIUM RATE COMPONENTS

RATE GROUP 258: FOAMED AND EXPANDED PLASTIC PRODUCTS

(CLASS D: MANUFACTURING)

Component	2004 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2004 Premium Rate	2003 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	0.845		0.929	
2. Second Injury Enhancement Fund (SIEF)				
a. <i>minus</i> Relief	(0.117)		(0.130)	
b. <i>plus</i> Transfer Charge	0.176		0.206	
3. NET NEW CLAIMS COST	0.904	0.904	1.006	1.006
		42%		46%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.347		0.374	
2. Legislative Obligations	0.059		0.067	
3. Accident Prevention	0.042		0.039	
4. TOTAL OVERHEAD EXPENSES	0.448		0.482	
a. <i>minus</i> Relief	0.000		0.000	
b. <i>plus</i> Transfer Charge	0.019		0.000	
5. NET OVERHEAD EXPENSES	0.467	0.467	0.482	0.482
		22%		22%
C. UNFUNDED LIABILITY				
		0.748		0.705
		34%		32%
D. (GAIN)/LOSS				
1. 1999 Accident Year	(0.004)		(0.010)	
2. 2000 Accident Year	(0.013)		(0.007)	
3. 2001 Accident Year	0.072		N/A	
	0.054	0.054	(0.018)	(0.018)
		2%		-1%
E. TOTAL PREMIUM RATE (A+B+C+D)				
	<u>2.17</u>	<u>100%</u>	<u>2.18</u>	<u>100%</u>

2004 PREMIUM RATE COMPONENTS

RATE GROUP 261: PLASTIC FILM AND SHEETING

(CLASS D: MANUFACTURING)

Component	2004 Premium Rate Per \$100 Of Insurable Earnings		2003 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2004 Premium Rate		Percentage of 2003 Premium Rate	
A. NEW CLAIMS COST								
1. GROSS NEW CLAIMS COST	0.717		0.784					
2. Second Injury Enhancement Fund (SIEF)								
a. <i>minus</i> Relief	(0.112)		(0.142)					
b. <i>plus</i> Transfer Charge	0.149		0.174					
3. NET NEW CLAIMS COST	0.755	0.755	0.816	0.816	41%	46%		
B. OVERHEAD EXPENSES								
1. WSIB Administrative	0.319		0.339					
2. Legislative Obligations	0.054		0.061					
3. Accident Prevention	0.038		0.035					
4. TOTAL OVERHEAD EXPENSES	0.412		0.436					
a. <i>minus</i> Relief	(0.019)		(0.042)					
b. <i>plus</i> Transfer Charge	0.000		0.000					
5. NET OVERHEAD EXPENSES	0.393	0.393	0.394	0.394	22%	22%		
C. UNFUNDED LIABILITY		0.625		0.571	34%	32%		
D. (GAIN)/LOSS								
1. 1999 Accident Year	(0.003)		(0.008)					
2. 2000 Accident Year	(0.011)		(0.006)					
3. 2001 Accident Year	0.060		N/A					
	0.045	0.045	(0.014)	(0.014)	2%	-1%		
E. TOTAL PREMIUM RATE (A+B+C+D)	1.82		1.77		100%	100%		

2004 PREMIUM RATE COMPONENTS

RATE GROUP 263: OTHER PLASTIC PRODUCTS

(CLASS D: MANUFACTURING)

Component	2004 Premium Rate Per \$100 Of Insurable Earnings		2003 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2004 Premium Rate		Percentage of 2003 Premium Rate	
A. NEW CLAIMS COST								
1. GROSS NEW CLAIMS COST	1.269		1.499					
2. Second Injury Enhancement Fund (SIEF)								
a. <i>minus</i> Relief	(0.213)		(0.247)					
b. <i>plus</i> Transfer Charge	0.265		0.332					
3. NET NEW CLAIMS COST	1.322	1.322	1.584	1.584	42%	1.584	46%	
B. OVERHEAD EXPENSES								
1. WSIB Administrative	0.425		0.482					
2. Legislative Obligations	0.073		0.088					
3. Accident Prevention	0.052		0.050					
4. TOTAL OVERHEAD EXPENSES	0.550		0.619					
a. <i>minus</i> Relief	0.000		0.000					
b. <i>plus</i> Transfer Charge	0.123		0.128					
5. NET OVERHEAD EXPENSES	0.673	0.673	0.747	0.747	21%	0.747	22%	
C. UNFUNDED LIABILITY		1.094		1.110	35%		33%	
D. (GAIN)/LOSS								
1. 1999 Accident Year	(0.006)		(0.016)					
2. 2000 Accident Year	(0.019)		(0.012)					
3. 2001 Accident Year	0.105		N/A					
	0.079	0.079	(0.028)	(0.028)	2%	(0.028)	-1%	
E. TOTAL PREMIUM RATE (A+B+C+D)	3.17		3.41		100%	100%		

2004 PREMIUM RATE COMPONENTS

RATE GROUP 273: TANNERIES AND LEATHER PRODUCTS

(CLASS D: MANUFACTURING)

Component	2004 Premium Rate Per \$100 Of Insurable Earnings		2003 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2004 Premium Rate		Percentage of 2003 Premium Rate	
A. NEW CLAIMS COST								
1. GROSS NEW CLAIMS COST	1.140		1.116					
2. Second Injury Enhancement Fund (SIEF)								
a. <i>minus</i> Relief	(0.222)		(0.175)					
b. <i>plus</i> Transfer Charge	0.237		0.247					
3. NET NEW CLAIMS COST	1.156	1.156	1.189	1.189	42%	1.189	46%	
B. OVERHEAD EXPENSES								
1. WSIB Administrative	0.394		0.408					
2. Legislative Obligations	0.068		0.073					
3. Accident Prevention	0.048		0.042					
4. TOTAL OVERHEAD EXPENSES	0.511		0.525					
a. <i>minus</i> Relief	0.000		0.000					
b. <i>plus</i> Transfer Charge	0.081		0.041					
5. NET OVERHEAD EXPENSES	0.592	0.592	0.566	0.566	21%	0.566	22%	
C. UNFUNDED LIABILITY		0.957		0.833	35%		32%	
D. (GAIN)/LOSS								
1. 1999 Accident Year	(0.006)		(0.012)					
2. 2000 Accident Year	(0.016)		(0.009)					
3. 2001 Accident Year	0.092		N/A					
	0.069	0.069	(0.021)	(0.021)	2%	(0.021)	-1%	
E. TOTAL PREMIUM RATE (A+B+C+D)	2.77		2.57		100%	2.57	100%	

2004 PREMIUM RATE COMPONENTS

RATE GROUP 289: CLOTH, CARPETS AND TEXTILE PRODUCTS

(CLASS D: MANUFACTURING)

Component	2004 Premium Rate Per \$100 Of Insurable Earnings		2003 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2004 Premium Rate		Percentage of 2003 Premium Rate	
A. NEW CLAIMS COST								
1. GROSS NEW CLAIMS COST	1.523		1.680					
2. Second Injury Enhancement Fund (SIEF)								
a. <i>minus</i> Relief	(0.259)		(0.247)					
b. <i>plus</i> Transfer Charge	0.317		0.372					
3. NET NEW CLAIMS COST	1.581	1.581	1.805	1.805	42%	1.805	1.805	46%
B. OVERHEAD EXPENSES								
1. WSIB Administrative	0.474		0.523					
2. Legislative Obligations	0.083		0.096					
3. Accident Prevention	0.058		0.054					
4. TOTAL OVERHEAD EXPENSES	0.614		0.672					
a. <i>minus</i> Relief	0.000		0.000					
b. <i>plus</i> Transfer Charge	0.187		0.176					
5. NET OVERHEAD EXPENSES	0.801	0.801	0.848	0.848	21%	0.848	0.848	22%
C. UNFUNDED LIABILITY		1.309		1.264	35%		1.264	32%
D. (GAIN)/LOSS								
1. 1999 Accident Year	(0.008)		(0.018)					
2. 2000 Accident Year	(0.023)		(0.014)					
3. 2001 Accident Year	0.126		N/A					
	0.094	0.094	(0.032)	(0.032)	2%	(0.032)	(0.032)	-1%
E. TOTAL PREMIUM RATE (A+B+C+D)	3.79		3.89		100%		100%	

2004 PREMIUM RATE COMPONENTS

RATE GROUP 301: CLOTHING, FIBRE AND YARN

(CLASS D: MANUFACTURING)

Component	2004 Premium Rate Per \$100 Of Insurable Earnings		2003 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2004 Premium Rate		Percentage of 2003 Premium Rate	
A. NEW CLAIMS COST								
1. GROSS NEW CLAIMS COST	0.770		0.815					
2. Second Injury Enhancement Fund (SIEF)								
a. <i>minus</i> Relief	(0.171)		(0.155)					
b. <i>plus</i> Transfer Charge	0.160		0.181					
3. NET NEW CLAIMS COST	0.760	0.760	0.841	0.841	42%	0.841	46%	
B. OVERHEAD EXPENSES								
1. WSIB Administrative	0.320		0.344					
2. Legislative Obligations	0.054		0.062					
3. Accident Prevention	0.038		0.035					
4. TOTAL OVERHEAD EXPENSES	0.414		0.441					
a. <i>minus</i> Relief	(0.018)		(0.036)					
b. <i>plus</i> Transfer Charge	0.000		0.000					
5. NET OVERHEAD EXPENSES	0.396	0.396	0.405	0.405	22%	0.405	22%	
C. UNFUNDED LIABILITY		0.629		0.589	34%		32%	
D. (GAIN)/LOSS								
1. 1999 Accident Year	(0.003)		(0.008)					
2. 2000 Accident Year	(0.011)		(0.006)					
3. 2001 Accident Year	0.061		N/A					
	0.045	0.045	(0.015)	(0.015)	2%	(0.015)	-1%	
E. TOTAL PREMIUM RATE (A+B+C+D)	1.83		1.82		100%		100%	

2004 PREMIUM RATE COMPONENTS

RATE GROUP 308: MILLWORK AND OTHER WOOD INDUSTRIES

(CLASS D: MANUFACTURING)

Component	2004 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2004 Premium Rate	2003 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2003 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	2.262			2.488		
2. Second Injury Enhancement Fund (SIEF)						
a. <i>minus</i> Relief	(0.394)			(0.368)		
b. <i>plus</i> Transfer Charge	0.471			0.551		
3. NET NEW CLAIMS COST	2.340	2.340	43%	2.672	2.672	47%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.616			0.683		
2. Legislative Obligations	0.106			0.124		
3. Accident Prevention	0.076			0.071		
4. TOTAL OVERHEAD EXPENSES	0.799			0.879		
a. <i>minus</i> Relief	0.000			0.000		
b. <i>plus</i> Transfer Charge	0.229			0.368		
5. NET OVERHEAD EXPENSES	1.028	1.028	19%	1.247	1.247	22%
C. UNFUNDED LIABILITY						
		1.937	36%		1.872	33%
D. (GAIN)/LOSS						
1. 1999 Accident Year	(0.012)			(0.027)		
2. 2000 Accident Year	(0.034)			(0.020)		
3. 2001 Accident Year	0.186			N/A		
	0.139	0.139	3%	(0.048)	(0.048)	-1%
E. TOTAL PREMIUM RATE (A+B+C+D)						
	<u>5.44</u>		<u>100%</u>	<u>5.74</u>		<u>100%</u>

2004 PREMIUM RATE COMPONENTS

RATE GROUP 311: WOODEN CABINETS

(CLASS D: MANUFACTURING)

Component	2004 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2004 Premium Rate	2003 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	1.829		2.068	
2. Second Injury Enhancement Fund (SIEF)				
a. <i>minus</i> Relief	(0.213)		(0.271)	
b. <i>plus</i> Transfer Charge	0.381		0.458	
3. NET NEW CLAIMS COST	1.998	1.998	2.255	2.255
		43%		46%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.552		0.606	
2. Legislative Obligations	0.097		0.111	
3. Accident Prevention	0.068		0.063	
4. TOTAL OVERHEAD EXPENSES	0.716		0.781	
a. <i>minus</i> Relief	0.000		0.000	
b. <i>plus</i> Transfer Charge	0.210		0.275	
5. NET OVERHEAD EXPENSES	0.926	0.926	1.056	1.056
		20%		22%
C. UNFUNDED LIABILITY		1.653		1.579
		35%		33%
D. (GAIN)/LOSS				
1. 1999 Accident Year	(0.010)		(0.023)	
2. 2000 Accident Year	(0.029)		(0.017)	
3. 2001 Accident Year	0.159		N/A	
	0.119	0.119	(0.041)	(0.041)
		3%		-1%
E. TOTAL PREMIUM RATE (A+B+C+D)	4.70	100%	4.85	100%

2004 PREMIUM RATE COMPONENTS

RATE GROUP 312: WOODEN BOXES AND PALLETS

(CLASS D: MANUFACTURING)

Component	2004 Premium Rate Per \$100 Of Insurable Earnings		2003 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2004 Premium Rate		Percentage of 2003 Premium Rate	
A. NEW CLAIMS COST								
1. GROSS NEW CLAIMS COST	3.055		3.392					
2. Second Injury Enhancement Fund (SIEF)								
a. <i>minus</i> Relief	(0.256)		(0.388)					
b. <i>plus</i> Transfer Charge	0.637		0.752					
3. NET NEW CLAIMS COST	3.437	3.437	3.756	3.756	44%	3.756	3.756	47%
B. OVERHEAD EXPENSES								
1. WSIB Administrative	0.822		0.884					
2. Legislative Obligations	0.142		0.161					
3. Accident Prevention	0.102		0.093					
4. TOTAL OVERHEAD EXPENSES	1.066		1.139					
a. <i>minus</i> Relief	0.000		0.000					
b. <i>plus</i> Transfer Charge	0.290		0.607					
5. NET OVERHEAD EXPENSES	1.356	1.356	1.746	1.746	17%	1.746	1.746	22%
C. UNFUNDED LIABILITY		2.844		2.630	36%		2.630	33%
D. (GAIN)/LOSS								
1. 1999 Accident Year	(0.018)		(0.039)					
2. 2000 Accident Year	(0.050)		(0.029)					
3. 2001 Accident Year	0.272		N/A					
	0.204	0.204	(0.068)	(0.068)	3%	(0.068)	(0.068)	-1%
E. TOTAL PREMIUM RATE (A+B+C+D)	7.84		8.06		100%		100%	

2004 PREMIUM RATE COMPONENTS

RATE GROUP 322: UPHOLSTERED FURNITURE

(CLASS D: MANUFACTURING)

Component	2004 Premium Rate Per \$100 Of Insurable Earnings		2003 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2004 Premium Rate		Percentage of 2003 Premium Rate	
A. NEW CLAIMS COST								
1. GROSS NEW CLAIMS COST	1.183		1.311					
2. Second Injury Enhancement Fund (SIEF)								
a. <i>minus</i> Relief	(0.261)		(0.274)					
b. <i>plus</i> Transfer Charge	0.247		0.290					
3. NET NEW CLAIMS COST	1.169	1.169	1.327	1.327	42%	1.327	46%	
B. OVERHEAD EXPENSES								
1. WSIB Administrative	0.397		0.434					
2. Legislative Obligations	0.068		0.079					
3. Accident Prevention	0.048		0.045					
4. TOTAL OVERHEAD EXPENSES	0.512		0.558					
a. <i>minus</i> Relief	0.000		0.000					
b. <i>plus</i> Transfer Charge	0.085		0.071					
5. NET OVERHEAD EXPENSES	0.597	0.597	0.629	0.629	21%	0.629	22%	
C. UNFUNDED LIABILITY		0.967		0.930	35%		33%	
D. (GAIN)/LOSS								
1. 1999 Accident Year	(0.006)		(0.013)					
2. 2000 Accident Year	(0.017)		(0.010)					
3. 2001 Accident Year	0.093		N/A					
	0.070	0.070	(0.024)	(0.024)	3%	(0.024)	-1%	
E. TOTAL PREMIUM RATE (A+B+C+D)	2.80		2.86		100%		100%	

2004 PREMIUM RATE COMPONENTS

RATE GROUP 323: METAL FURNITURE

(CLASS D: MANUFACTURING)

Component	2004 Premium Rate Per \$100 Of Insurable Earnings		2003 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2004 Premium Rate		Percentage of 2003 Premium Rate	
A. NEW CLAIMS COST								
1. GROSS NEW CLAIMS COST	0.908		1.096					
2. Second Injury Enhancement Fund (SIEF)								
a. <i>minus</i> Relief	(0.134)		(0.171)					
b. <i>plus</i> Transfer Charge	0.189		0.243					
3. NET NEW CLAIMS COST	0.964	0.964	1.168	1.168	42%	46%		
B. OVERHEAD EXPENSES								
1. WSIB Administrative	0.358		0.404					
2. Legislative Obligations	0.060		0.073					
3. Accident Prevention	0.043		0.042					
4. TOTAL OVERHEAD EXPENSES	0.463		0.520					
a. <i>minus</i> Relief	0.000		0.000					
b. <i>plus</i> Transfer Charge	0.033		0.036					
5. NET OVERHEAD EXPENSES	0.496	0.496	0.556	0.556	21%	22%		
C. UNFUNDED LIABILITY		0.798		0.818	34%	32%		
D. (GAIN)/LOSS								
1. 1999 Accident Year	(0.005)		(0.012)					
2. 2000 Accident Year	(0.014)		(0.009)					
3. 2001 Accident Year	0.077		N/A					
	0.058	0.058	(0.021)	(0.021)	3%	-1%		
E. TOTAL PREMIUM RATE (A+B+C+D)	<u>2.32</u>		<u>2.52</u>		<u>100%</u>	<u>100%</u>		

2004 PREMIUM RATE COMPONENTS

RATE GROUP 325: WOODEN AND OTHER NON-METAL FURNITURE

(CLASS D: MANUFACTURING)

Component	2004 Premium Rate Per \$100 Of Insurable Earnings		2003 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2004 Premium Rate		Percentage of 2003 Premium Rate	
A. NEW CLAIMS COST								
1. GROSS NEW CLAIMS COST		1.650		1.918				
2. Second Injury Enhancement Fund (SIEF)								
a. <i>minus</i> Relief		(0.270)		(0.311)				
b. <i>plus</i> Transfer Charge		0.344		0.425				
3. NET NEW CLAIMS COST		1.725	1.725	2.033	2.033	42%	2.033	47%
B. OVERHEAD EXPENSES								
1. WSIB Administrative		0.501		0.565				
2. Legislative Obligations		0.086		0.102				
3. Accident Prevention		0.061		0.059				
4. TOTAL OVERHEAD EXPENSES		0.649		0.728				
a. <i>minus</i> Relief		0.000		0.000				
b. <i>plus</i> Transfer Charge		0.195		0.226				
5. NET OVERHEAD EXPENSES		0.844	0.844	0.954	0.954	21%	0.954	22%
C. UNFUNDED LIABILITY								
			1.428			35%	1.424	33%
D. (GAIN)/LOSS								
1. 1999 Accident Year		(0.009)		(0.021)				
2. 2000 Accident Year		(0.025)		(0.015)				
3. 2001 Accident Year		0.137		N/A				
		0.103	0.103	(0.037)	(0.037)	3%	(0.037)	-1%
E. TOTAL PREMIUM RATE (A+B+C+D)								
		4.10		4.37		100%	4.37	100%

2004 PREMIUM RATE COMPONENTS

RATE GROUP 328: FURNITURE PARTS AND FIXTURES

(CLASS D: MANUFACTURING)

Component	2004 Premium Rate Per \$100 Of Insurable Earnings		2003 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2004 Premium Rate		Percentage of 2003 Premium Rate	
A. NEW CLAIMS COST								
1. GROSS NEW CLAIMS COST	1.384		1.596					
2. Second Injury Enhancement Fund (SIEF)								
a. <i>minus</i> Relief	(0.195)		(0.255)					
b. <i>plus</i> Transfer Charge	0.288		0.354					
3. NET NEW CLAIMS COST	1.478	1.478	1.695	1.695	42%	1.695	46%	
B. OVERHEAD EXPENSES								
1. WSIB Administrative	0.455		0.502					
2. Legislative Obligations	0.079		0.092					
3. Accident Prevention	0.055		0.052					
4. TOTAL OVERHEAD EXPENSES	0.589		0.645					
a. <i>minus</i> Relief	0.000		0.000					
b. <i>plus</i> Transfer Charge	0.161		0.153					
5. NET OVERHEAD EXPENSES	0.750	0.750	0.798	0.798	21%	0.798	22%	
C. UNFUNDED LIABILITY		1.223		1.188	35%		33%	
D. (GAIN)/LOSS								
1. 1999 Accident Year	(0.007)		(0.017)					
2. 2000 Accident Year	(0.021)		(0.013)					
3. 2001 Accident Year	0.117		N/A					
	0.088	0.088	(0.030)	(0.030)	2%	(0.030)	-1%	
E. TOTAL PREMIUM RATE (A+B+C+D)	3.54		3.65		100%		100%	

2004 PREMIUM RATE COMPONENTS

RATE GROUP 333: PRINTING, PLATEMAKING AND BINDING

(CLASS D: MANUFACTURING)

Component	2004 Premium Rate Per \$100 Of Insurable Earnings		2003 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2004 Premium Rate		Percentage of 2003 Premium Rate	
A. NEW CLAIMS COST								
1. GROSS NEW CLAIMS COST	0.599		0.672					
2. Second Injury Enhancement Fund (SIEF)								
a. <i>minus</i> Relief	(0.123)		(0.127)					
b. <i>plus</i> Transfer Charge	0.125		0.149					
3. NET NEW CLAIMS COST	0.602	0.602	0.695	0.695	42%	0.695	46%	
B. OVERHEAD EXPENSES								
1. WSIB Administrative	0.290		0.317					
2. Legislative Obligations	0.049		0.056					
3. Accident Prevention	0.034		0.032					
4. TOTAL OVERHEAD EXPENSES	0.374		0.406					
a. <i>minus</i> Relief	(0.057)		(0.068)					
b. <i>plus</i> Transfer Charge	0.000		0.000					
5. NET OVERHEAD EXPENSES	0.317	0.317	0.338	0.338	22%	0.338	22%	
C. UNFUNDED LIABILITY		0.498		0.487	34%		32%	
D. (GAIN)/LOSS								
1. 1999 Accident Year	(0.003)		(0.007)					
2. 2000 Accident Year	(0.008)		(0.005)					
3. 2001 Accident Year	0.048		N/A					
	0.036	0.036	(0.012)	(0.012)	2%	(0.012)	-1%	
E. TOTAL PREMIUM RATE (A+B+C+D)	1.45		1.51		100%	100%		

2004 PREMIUM RATE COMPONENTS

RATE GROUP 335: PUBLISHING

(CLASS D: MANUFACTURING)

Component	2004 Premium Rate Per \$100 Of Insurable Earnings		2003 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2004 Premium Rate		Percentage of 2003 Premium Rate	
A. NEW CLAIMS COST								
1. GROSS NEW CLAIMS COST	0.256		0.272					
2. Second Injury Enhancement Fund (SIEF)								
a. <i>minus</i> Relief	(0.066)		(0.061)					
b. <i>plus</i> Transfer Charge	0.053		0.060					
3. NET NEW CLAIMS COST	0.244	0.244	0.272	0.272	41%	0.272	0.272	45%
B. OVERHEAD EXPENSES								
1. WSIB Administrative	0.223		0.238					
2. Legislative Obligations	0.037		0.043					
3. Accident Prevention	0.026		0.024					
4. TOTAL OVERHEAD EXPENSES	0.288		0.306					
a. <i>minus</i> Relief	(0.147)		(0.162)					
b. <i>plus</i> Transfer Charge	0.000		0.000					
5. NET OVERHEAD EXPENSES	0.141	0.141	0.144	0.144	24%	0.144	0.144	24%
C. UNFUNDED LIABILITY		0.202		0.191	34%		0.191	32%
D. (GAIN)/LOSS								
1. 1999 Accident Year	(0.001)		(0.002)					
2. 2000 Accident Year	(0.003)		(0.002)					
3. 2001 Accident Year	0.020		N/A					
	0.015	0.015	(0.004)	(0.004)	3%	(0.004)	(0.004)	-1%
E. TOTAL PREMIUM RATE (A+B+C+D)	0.60		0.60		100%		0.60	100%

2004 PREMIUM RATE COMPONENTS

RATE GROUP 338: FOLDING CARTONS

(CLASS D: MANUFACTURING)

Component	2004 Premium Rate Per \$100 Of Insurable Earnings		2003 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2004 Premium Rate		Percentage of 2003 Premium Rate	
A. NEW CLAIMS COST								
1. GROSS NEW CLAIMS COST	0.702		0.769					
2. Second Injury Enhancement Fund (SIEF)								
a. <i>minus</i> Relief	(0.114)		(0.145)					
b. <i>plus</i> Transfer Charge	0.146		0.170					
3. NET NEW CLAIMS COST	0.734	0.734	0.795	0.795	41%	46%		
B. OVERHEAD EXPENSES								
1. WSIB Administrative	0.315		0.335					
2. Legislative Obligations	0.054		0.060					
3. Accident Prevention	0.038		0.034					
4. TOTAL OVERHEAD EXPENSES	0.407		0.430					
a. <i>minus</i> Relief	(0.024)		(0.046)					
b. <i>plus</i> Transfer Charge	0.000		0.000					
5. NET OVERHEAD EXPENSES	0.383	0.383	0.384	0.384	22%	22%		
C. UNFUNDED LIABILITY		0.608		0.557	34%	32%		
D. (GAIN)/LOSS								
1. 1999 Accident Year	(0.003)		(0.008)					
2. 2000 Accident Year	(0.010)		(0.006)					
3. 2001 Accident Year	0.059		N/A					
	0.044	0.044	(0.014)	(0.014)	2%	-1%		
E. TOTAL PREMIUM RATE (A+B+C+D)	1.77		1.72		100%	100%		

2004 PREMIUM RATE COMPONENTS

RATE GROUP 341: PAPER PRODUCTS

(CLASS D: MANUFACTURING)

Component	2004 Premium Rate Per \$100 Of Insurable Earnings		2003 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2004 Premium Rate		Percentage of 2003 Premium Rate	
A. NEW CLAIMS COST								
1. GROSS NEW CLAIMS COST	0.933		0.985					
2. Second Injury Enhancement Fund (SIEF)								
a. <i>minus</i> Relief	(0.167)		(0.177)					
b. <i>plus</i> Transfer Charge	0.194		0.218					
3. NET NEW CLAIMS COST	0.961	0.961	1.026	1.026	42%	46%		
B. OVERHEAD EXPENSES								
1. WSIB Administrative	0.358		0.378					
2. Legislative Obligations	0.060		0.067					
3. Accident Prevention	0.043		0.039					
4. TOTAL OVERHEAD EXPENSES	0.463		0.486					
a. <i>minus</i> Relief	0.000		0.000					
b. <i>plus</i> Transfer Charge	0.032		0.005					
5. NET OVERHEAD EXPENSES	0.495	0.495	0.491	0.491	21%	22%		
C. UNFUNDED LIABILITY		0.795		0.719	34%	32%		
D. (GAIN)/LOSS								
1. 1999 Accident Year	(0.005)		(0.010)					
2. 2000 Accident Year	(0.014)		(0.008)					
3. 2001 Accident Year	0.076		N/A					
	0.057	0.057	(0.018)	(0.018)	2%	-1%		
E. TOTAL PREMIUM RATE (A+B+C+D)	2.31		2.22		100%	100%		

2004 PREMIUM RATE COMPONENTS

RATE GROUP 352: STEEL AND OTHER SMELTING AND REFINING INDUSTRIES

(CLASS D: MANUFACTURING)

Component	2004 Premium Rate Per \$100 Of Insurable Earnings		2003 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2004 Premium Rate		Percentage of 2003 Premium Rate	
A. NEW CLAIMS COST								
1. GROSS NEW CLAIMS COST		0.859		0.930				
2. Second Injury Enhancement Fund (SIEF)								
a. <i>minus</i> Relief		(0.187)		(0.203)				
b. <i>plus</i> Transfer Charge		0.179		0.206				
3. NET NEW CLAIMS COST		0.852	0.852	0.934	0.934	42%	0.934	46%
B. OVERHEAD EXPENSES								
1. WSIB Administrative		0.337		0.361				
2. Legislative Obligations		0.057		0.065				
3. Accident Prevention		0.040		0.037				
4. TOTAL OVERHEAD EXPENSES		0.434		0.464				
a. <i>minus</i> Relief		0.000		(0.016)				
b. <i>plus</i> Transfer Charge		0.006		0.000				
5. NET OVERHEAD EXPENSES		0.440	0.440	0.448	0.448	21%	0.448	22%
C. UNFUNDED LIABILITY								
			0.705			34%		32%
D. (GAIN)/LOSS								
1. 1999 Accident Year		(0.004)		(0.009)				
2. 2000 Accident Year		(0.012)		(0.007)				
3. 2001 Accident Year		0.068		N/A				
		0.051	0.051	(0.017)	(0.017)	2%	(0.017)	-1%
E. TOTAL PREMIUM RATE (A+B+C+D)								
		2.05		2.02		100%	2.02	100%

2004 PREMIUM RATE COMPONENTS

RATE GROUP 358: FOUNDRIES

(CLASS D: MANUFACTURING)

Component	2004 Premium Rate Per \$100 Of Insurable Earnings		2003 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2004 Premium Rate		Percentage of 2003 Premium Rate	
A. NEW CLAIMS COST								
1. GROSS NEW CLAIMS COST	1.750		2.064					
2. Second Injury Enhancement Fund (SIEF)								
a. <i>minus</i> Relief	(0.386)		(0.397)					
b. <i>plus</i> Transfer Charge	0.365		0.457					
3. NET NEW CLAIMS COST	1.729	1.729	2.125	2.125	42%	46%		
B. OVERHEAD EXPENSES								
1. WSIB Administrative	0.502		0.582					
2. Legislative Obligations	0.086		0.106					
3. Accident Prevention	0.061		0.061					
4. TOTAL OVERHEAD EXPENSES	0.650		0.749					
a. <i>minus</i> Relief	0.000		0.000					
b. <i>plus</i> Transfer Charge	0.195		0.247					
5. NET OVERHEAD EXPENSES	0.845	0.845	0.996	0.996	21%	22%		
C. UNFUNDED LIABILITY		1.431		1.488	35%	33%		
D. (GAIN)/LOSS								
1. 1999 Accident Year	(0.009)		(0.022)					
2. 2000 Accident Year	(0.025)		(0.016)					
3. 2001 Accident Year	0.137		N/A					
	0.103	0.103	(0.038)	(0.038)	3%	-1%		
E. TOTAL PREMIUM RATE (A+B+C+D)	4.11		4.57		100%	100%		

2004 PREMIUM RATE COMPONENTS

RATE GROUP 361: NON-FERROUS METAL INDUSTRIES

(CLASS D: MANUFACTURING)

Component	2004 Premium Rate Per \$100 Of Insurable Earnings		2003 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2004 Premium Rate		Percentage of 2003 Premium Rate	
A. NEW CLAIMS COST								
1. GROSS NEW CLAIMS COST	1.015		1.109					
2. Second Injury Enhancement Fund (SIEF)								
a. <i>minus</i> Relief	(0.147)		(0.181)					
b. <i>plus</i> Transfer Charge	0.212		0.246					
3. NET NEW CLAIMS COST	1.080	1.080	1.175	1.175	42%	46%		
B. OVERHEAD EXPENSES								
1. WSIB Administrative	0.380		0.406					
2. Legislative Obligations	0.064		0.073					
3. Accident Prevention	0.046		0.042					
4. TOTAL OVERHEAD EXPENSES	0.492		0.522					
a. <i>minus</i> Relief	0.000		0.000					
b. <i>plus</i> Transfer Charge	0.062		0.037					
5. NET OVERHEAD EXPENSES	0.554	0.554	0.559	0.559	21%	22%		
C. UNFUNDED LIABILITY		0.894		0.823	35%	32%		
D. (GAIN)/LOSS								
1. 1999 Accident Year	(0.005)		(0.012)					
2. 2000 Accident Year	(0.015)		(0.009)					
3. 2001 Accident Year	0.086		N/A					
	0.064	0.064	(0.021)	(0.021)	2%	-1%		
E. TOTAL PREMIUM RATE (A+B+C+D)	2.59		2.54		100%	100%		

2004 PREMIUM RATE COMPONENTS

RATE GROUP 370: METAL TANKS

(CLASS D: MANUFACTURING)

Component	2004 Premium Rate Per \$100 Of Insurable Earnings		2003 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2004 Premium Rate		Percentage of 2003 Premium Rate	
A. NEW CLAIMS COST								
1. GROSS NEW CLAIMS COST	1.874		1.981					
2. Second Injury Enhancement Fund (SIEF)								
a. <i>minus</i> Relief	(0.243)		(0.355)					
b. <i>plus</i> Transfer Charge	0.391		0.439					
3. NET NEW CLAIMS COST	2.022	2.022	2.065	2.065	43%	2.065	2.065	47%
B. OVERHEAD EXPENSES								
1. WSIB Administrative	0.557		0.571					
2. Legislative Obligations	0.097		0.104					
3. Accident Prevention	0.068		0.059					
4. TOTAL OVERHEAD EXPENSES	0.721		0.734					
a. <i>minus</i> Relief	0.000		0.000					
b. <i>plus</i> Transfer Charge	0.212		0.234					
5. NET OVERHEAD EXPENSES	0.933	0.933	0.968	0.968	20%	0.968	0.968	22%
C. UNFUNDED LIABILITY		1.673		1.447	35%		1.447	33%
D. (GAIN)/LOSS								
1. 1999 Accident Year	(0.010)		(0.021)					
2. 2000 Accident Year	(0.029)		(0.016)					
3. 2001 Accident Year	0.160		N/A					
	0.120	0.120	(0.037)	(0.037)	3%	(0.037)	(0.037)	-1%
E. TOTAL PREMIUM RATE (A+B+C+D)	4.75		4.44		100%		100%	

2004 PREMIUM RATE COMPONENTS

RATE GROUP 374: DOORS AND WINDOWS

(CLASS D: MANUFACTURING)

Component	2004 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2004 Premium Rate	2003 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	1.469		1.630	
2. Second Injury Enhancement Fund (SIEF)				
a. <i>minus</i> Relief	(0.242)		(0.286)	
b. <i>plus</i> Transfer Charge	0.306		0.361	
3. NET NEW CLAIMS COST	1.533	1.533	1.707	1.707
		42%		47%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.465		0.504	
2. Legislative Obligations	0.080		0.092	
3. Accident Prevention	0.057		0.052	
4. TOTAL OVERHEAD EXPENSES	0.603		0.648	
a. <i>minus</i> Relief	0.000		0.000	
b. <i>plus</i> Transfer Charge	0.175		0.155	
5. NET OVERHEAD EXPENSES	0.778	0.778	0.803	0.803
		21%		22%
C. UNFUNDED LIABILITY				
		1.269		1.195
				33%
D. (GAIN)/LOSS				
1. 1999 Accident Year	(0.008)		(0.017)	
2. 2000 Accident Year	(0.022)		(0.013)	
3. 2001 Accident Year	0.122		N/A	
	0.091	0.091	(0.031)	(0.031)
		2%		-1%
E. TOTAL PREMIUM RATE (A+B+C+D)				
	3.67	100%	3.67	100%

2004 PREMIUM RATE COMPONENTS

RATE GROUP 375: STRUCTURAL AND ARCHITECTURAL PRODUCTS

(CLASS D: MANUFACTURING)

Component	2004 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2004 Premium Rate	2003 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	1.694		1.948	
2. Second Injury Enhancement Fund (SIEF)				
a. <i>minus</i> Relief	(0.325)		(0.382)	
b. <i>plus</i> Transfer Charge	0.353		0.432	
3. NET NEW CLAIMS COST	1.722	1.722	1.998	1.998
		42%		46%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.500		0.558	
2. Legislative Obligations	0.086		0.101	
3. Accident Prevention	0.061		0.058	
4. TOTAL OVERHEAD EXPENSES	0.648		0.718	
a. <i>minus</i> Relief	0.000		0.000	
b. <i>plus</i> Transfer Charge	0.195		0.219	
5. NET OVERHEAD EXPENSES	0.843	0.843	0.937	0.937
		21%		22%
C. UNFUNDED LIABILITY				
		1.425		1.399
		35%		33%
D. (GAIN)/LOSS				
1. 1999 Accident Year	(0.009)		(0.020)	
2. 2000 Accident Year	(0.025)		(0.015)	
3. 2001 Accident Year	0.137		N/A	
	0.102	0.102	(0.036)	(0.036)
		2%		-1%
E. TOTAL PREMIUM RATE (A+B+C+D)				
	4.09	100%	4.30	100%

2004 PREMIUM RATE COMPONENTS

RATE GROUP 377: COATING OF METAL PRODUCTS

(CLASS D: MANUFACTURING)

Component	2004 Premium Rate Per \$100 Of Insurable Earnings		2003 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2004 Premium Rate		Percentage of 2003 Premium Rate	
A. NEW CLAIMS COST								
1. GROSS NEW CLAIMS COST	1.629		1.739					
2. Second Injury Enhancement Fund (SIEF)								
a. <i>minus</i> Relief	(0.306)		(0.297)					
b. <i>plus</i> Transfer Charge	0.339		0.385					
3. NET NEW CLAIMS COST	1.663	1.663	1.828	1.828	42%	1.828	46%	
B. OVERHEAD EXPENSES								
1. WSIB Administrative	0.489		0.527					
2. Legislative Obligations	0.084		0.096					
3. Accident Prevention	0.060		0.055					
4. TOTAL OVERHEAD EXPENSES	0.634		0.679					
a. <i>minus</i> Relief	0.000		0.000					
b. <i>plus</i> Transfer Charge	0.192		0.181					
5. NET OVERHEAD EXPENSES	0.826	0.826	0.860	0.860	21%	0.860	22%	
C. UNFUNDED LIABILITY		1.376		1.280	35%		32%	
D. (GAIN)/LOSS								
1. 1999 Accident Year	(0.008)		(0.018)					
2. 2000 Accident Year	(0.024)		(0.014)					
3. 2001 Accident Year	0.132		N/A					
	0.099	0.099	(0.033)	(0.033)	3%	(0.033)	-1%	
E. TOTAL PREMIUM RATE (A+B+C+D)	3.96		3.94		100%	100%		

2004 PREMIUM RATE COMPONENTS

RATE GROUP 379: HARDWARE, TOOLS AND CUTLERY

(CLASS D: MANUFACTURING)

Component	2004 Premium Rate Per \$100 Of Insurable Earnings		2003 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2004 Premium Rate		Percentage of 2003 Premium Rate	
A. NEW CLAIMS COST								
1. GROSS NEW CLAIMS COST	0.933		1.187					
2. Second Injury Enhancement Fund (SIEF)								
a. <i>minus</i> Relief	(0.170)		(0.398)					
b. <i>plus</i> Transfer Charge	0.194		0.263					
3. NET NEW CLAIMS COST	0.958	0.958	1.053	1.053	42%	46%		
B. OVERHEAD EXPENSES								
1. WSIB Administrative	0.357		0.383					
2. Legislative Obligations	0.060		0.069					
3. Accident Prevention	0.043		0.039					
4. TOTAL OVERHEAD EXPENSES	0.461		0.493					
a. <i>minus</i> Relief	0.000		0.000					
b. <i>plus</i> Transfer Charge	0.032		0.010					
5. NET OVERHEAD EXPENSES	0.493	0.493	0.503	0.503	21%	22%		
C. UNFUNDED LIABILITY		0.793		0.738	34%	32%		
D. (GAIN)/LOSS								
1. 1999 Accident Year	(0.005)		(0.010)					
2. 2000 Accident Year	(0.014)		(0.008)					
3. 2001 Accident Year	0.076		N/A					
	0.057	0.057	(0.019)	(0.019)	2%	-1%		
E. TOTAL PREMIUM RATE (A+B+C+D)	2.30		2.28		100%	100%		

2004 PREMIUM RATE COMPONENTS

RATE GROUP 382: METAL DIES, MOULDS AND PATTERNS

(CLASS D: MANUFACTURING)

Component	2004 Premium Rate Per \$100 Of Insurable Earnings		2003 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2004 Premium Rate		Percentage of 2003 Premium Rate	
A. NEW CLAIMS COST								
1. GROSS NEW CLAIMS COST	0.654		0.721					
2. Second Injury Enhancement Fund (SIEF)								
a. <i>minus</i> Relief	(0.110)		(0.127)					
b. <i>plus</i> Transfer Charge	0.136		0.160					
3. NET NEW CLAIMS COST	0.680	0.680	0.754	0.754	41%	46%		
B. OVERHEAD EXPENSES								
1. WSIB Administrative	0.305		0.328					
2. Legislative Obligations	0.052		0.058					
3. Accident Prevention	0.036		0.034					
4. TOTAL OVERHEAD EXPENSES	0.393		0.421					
a. <i>minus</i> Relief	(0.037)		(0.055)					
b. <i>plus</i> Transfer Charge	0.000		0.000					
5. NET OVERHEAD EXPENSES	0.356	0.356	0.366	0.366	22%	22%		
C. UNFUNDED LIABILITY		0.563		0.529	34%	32%		
D. (GAIN)/LOSS								
1. 1999 Accident Year	(0.003)		(0.007)					
2. 2000 Accident Year	(0.009)		(0.005)					
3. 2001 Accident Year	0.054		N/A					
	0.041	0.041	(0.013)	(0.013)	3%	-1%		
E. TOTAL PREMIUM RATE (A+B+C+D)	1.64		1.64		100%	100%		

2004 PREMIUM RATE COMPONENTS

RATE GROUP 383: HEATING, REFRIGERATION AND AIR CONDITIONING EQUIPMENT

(CLASS D: MANUFACTURING)

Component	2004 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2004 Premium Rate	2003 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	0.930		1.019	
2. Second Injury Enhancement Fund (SIEF)				
a. <i>minus</i> Relief	(0.175)		(0.187)	
b. <i>plus</i> Transfer Charge	0.194		0.226	
3. NET NEW CLAIMS COST	0.950	0.950	1.058	1.058
		42%		46%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.356		0.384	
2. Legislative Obligations	0.060		0.069	
3. Accident Prevention	0.043		0.040	
4. TOTAL OVERHEAD EXPENSES	0.460		0.495	
a. <i>minus</i> Relief	0.000		0.000	
b. <i>plus</i> Transfer Charge	0.030		0.011	
5. NET OVERHEAD EXPENSES	0.490	0.490	0.506	0.506
		21%		22%
C. UNFUNDED LIABILITY		0.786		0.741
		34%		32%
D. (GAIN)/LOSS				
1. 1999 Accident Year	(0.004)		(0.010)	
2. 2000 Accident Year	(0.013)		(0.008)	
3. 2001 Accident Year	0.076		N/A	
	0.057	0.057	(0.019)	(0.019)
		3%		-1%
E. TOTAL PREMIUM RATE (A+B+C+D)	2.28	100%	2.29	100%

2004 PREMIUM RATE COMPONENTS

RATE GROUP 385: MACHINE SHOPS

(CLASS D: MANUFACTURING)

Component	2004 Premium Rate Per \$100 Of Insurable Earnings		2003 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2004 Premium Rate		Percentage of 2003 Premium Rate	
A. NEW CLAIMS COST								
1. GROSS NEW CLAIMS COST	0.972		1.072					
2. Second Injury Enhancement Fund (SIEF)								
a. <i>minus</i> Relief	(0.179)		(0.198)					
b. <i>plus</i> Transfer Charge	0.203		0.238					
3. NET NEW CLAIMS COST	0.996	0.996	1.112	1.112	42%	46%		
B. OVERHEAD EXPENSES								
1. WSIB Administrative	0.364		0.394					
2. Legislative Obligations	0.063		0.071					
3. Accident Prevention	0.044		0.041					
4. TOTAL OVERHEAD EXPENSES	0.470		0.508					
a. <i>minus</i> Relief	0.000		0.000					
b. <i>plus</i> Transfer Charge	0.042		0.023					
5. NET OVERHEAD EXPENSES	0.512	0.512	0.531	0.531	21%	22%		
C. UNFUNDED LIABILITY		0.824		0.779	34%	32%		
D. (GAIN)/LOSS								
1. 1999 Accident Year	(0.005)		(0.011)					
2. 2000 Accident Year	(0.014)		(0.008)					
3. 2001 Accident Year	0.079		N/A					
	0.059	0.059	(0.020)	(0.020)	2%	-1%		
E. TOTAL PREMIUM RATE (A+B+C+D)	2.39		2.40		100%	100%		

2004 PREMIUM RATE COMPONENTS

RATE GROUP 387: OTHER METAL FABRICATING INDUSTRIES

(CLASS D: MANUFACTURING)

Component	2004 Premium Rate Per \$100 Of Insurable Earnings		2003 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2004 Premium Rate		Percentage of 2003 Premium Rate	
A. NEW CLAIMS COST								
1. GROSS NEW CLAIMS COST	1.354		1.479					
2. Second Injury Enhancement Fund (SIEF)								
a. <i>minus</i> Relief	(0.280)		(0.293)					
b. <i>plus</i> Transfer Charge	0.282		0.328					
3. NET NEW CLAIMS COST	1.356	1.356	1.514	1.514	42%	46%		
B. OVERHEAD EXPENSES								
1. WSIB Administrative	0.432		0.469					
2. Legislative Obligations	0.074		0.086					
3. Accident Prevention	0.052		0.049					
4. TOTAL OVERHEAD EXPENSES	0.558		0.603					
a. <i>minus</i> Relief	0.000		0.000					
b. <i>plus</i> Transfer Charge	0.132		0.112					
5. NET OVERHEAD EXPENSES	0.690	0.690	0.715	0.715	21%	22%		
C. UNFUNDED LIABILITY								
		1.123		1.060	35%	33%		
D. (GAIN)/LOSS								
1. 1999 Accident Year	(0.007)		(0.015)					
2. 2000 Accident Year	(0.019)		(0.011)					
3. 2001 Accident Year	0.108		N/A					
	0.081	0.081	(0.027)	(0.027)	2%	-1%		
E. TOTAL PREMIUM RATE (A+B+C+D)								
	3.25		3.26		100%	100%		

2004 PREMIUM RATE COMPONENTS

RATE GROUP 389: METAL CLOSURES AND CONTAINERS

(CLASS D: MANUFACTURING)

Component	2004 Premium Rate Per \$100 Of Insurable Earnings		2003 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2004 Premium Rate		Percentage of 2003 Premium Rate	
A. NEW CLAIMS COST								
1. GROSS NEW CLAIMS COST	1.115		1.310					
2. Second Injury Enhancement Fund (SIEF)								
a. <i>minus</i> Relief	(0.230)		(0.267)					
b. <i>plus</i> Transfer Charge	0.232		0.290					
3. NET NEW CLAIMS COST	1.118	1.118	1.334	1.334	42%	46%		
B. OVERHEAD EXPENSES								
1. WSIB Administrative	0.387		0.435					
2. Legislative Obligations	0.066		0.079					
3. Accident Prevention	0.047		0.045					
4. TOTAL OVERHEAD EXPENSES	0.501		0.560					
a. <i>minus</i> Relief	0.000		0.000					
b. <i>plus</i> Transfer Charge	0.072		0.072					
5. NET OVERHEAD EXPENSES	0.573	0.573	0.632	0.632	21%	22%		
C. UNFUNDED LIABILITY		0.925		0.934	35%	32%		
D. (GAIN)/LOSS								
1. 1999 Accident Year	(0.005)		(0.013)					
2. 2000 Accident Year	(0.016)		(0.010)					
3. 2001 Accident Year	0.089		N/A					
	0.067	0.067	(0.024)	(0.024)	3%	-1%		
E. TOTAL PREMIUM RATE (A+B+C+D)	2.68		2.88		100%	100%		

2004 PREMIUM RATE COMPONENTS

RATE GROUP 390: OTHER STAMPED AND PRESSED METAL PRODUCTS *

(CLASS D: MANUFACTURING)

Component	2004 Premium Rate Per \$100 Of Insurable Earnings		2003 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2004 Premium Rate		Percentage of 2003 Premium Rate	
A. NEW CLAIMS COST								
1. GROSS NEW CLAIMS COST		1.086		1.185				
2. Second Injury Enhancement Fund (SIEF)								
a. <i>minus</i> Relief		(0.237)		(0.231)				
b. <i>plus</i> Transfer Charge		0.226		0.263				
3. NET NEW CLAIMS COST		1.075	1.075	1.218	42%	1.218	1.218	46%
B. OVERHEAD EXPENSES								
1. WSIB Administrative		0.379		0.414				
2. Legislative Obligations		0.064		0.074				
3. Accident Prevention		0.046		0.043				
4. TOTAL OVERHEAD EXPENSES		0.491		0.532				
a. <i>minus</i> Relief		0.000		0.000				
b. <i>plus</i> Transfer Charge		0.061		0.047				
5. NET OVERHEAD EXPENSES		0.552	0.552	0.579	21%	0.579	0.579	22%
C. UNFUNDED LIABILITY								
			0.890		34%		0.853	32%
D. (GAIN)/LOSS								
1. 1999 Accident Year		(0.005)		(0.012)				
2. 2000 Accident Year		(0.015)		(0.009)				
3. 2001 Accident Year		0.086		N/A				
		0.064	0.064	(0.022)	2%	(0.022)	(0.022)	-1%
E. TOTAL PREMIUM RATE (A+B+C+D)								
		2.58		2.63	100%		2.63	100%

* Experience for rate groups 390, 419, 421, 424 and 425 has been combined in order to determine a common 2004 premium rate.

2004 PREMIUM RATE COMPONENTS

RATE GROUP 393: WIRE PRODUCTS

(CLASS D: MANUFACTURING)

Component	2004 Premium Rate Per \$100 Of Insurable Earnings		2003 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2004 Premium Rate		Percentage of 2003 Premium Rate	
A. NEW CLAIMS COST								
1. GROSS NEW CLAIMS COST	1.059		1.113					
2. Second Injury Enhancement Fund (SIEF)								
a. <i>minus</i> Relief	(0.222)		(0.217)					
b. <i>plus</i> Transfer Charge	0.221		0.247					
3. NET NEW CLAIMS COST	1.059	1.059	1.143	1.143	42%	46%		
B. OVERHEAD EXPENSES								
1. WSIB Administrative	0.376		0.400					
2. Legislative Obligations	0.064		0.072					
3. Accident Prevention	0.045		0.041					
4. TOTAL OVERHEAD EXPENSES	0.486		0.513					
a. <i>minus</i> Relief	0.000		0.000					
b. <i>plus</i> Transfer Charge	0.057		0.031					
5. NET OVERHEAD EXPENSES	0.543	0.543	0.544	0.544	21%	22%		
C. UNFUNDED LIABILITY		0.876		0.801	34%	32%		
D. (GAIN)/LOSS								
1. 1999 Accident Year	(0.005)		(0.011)					
2. 2000 Accident Year	(0.015)		(0.008)					
3. 2001 Accident Year	0.084		N/A					
	0.063	0.063	(0.020)	(0.020)	2%	-1%		
E. TOTAL PREMIUM RATE (A+B+C+D)	2.54		2.47		100%	100%		

2004 PREMIUM RATE COMPONENTS

RATE GROUP 402: MAJOR APPLIANCES AND TRANSMISSION EQUIPMENT

(CLASS D: MANUFACTURING)

Component	2004 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2004 Premium Rate	2003 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	0.840		0.901	
2. Second Injury Enhancement Fund (SIEF)				
a. <i>minus</i> Relief	(0.181)		(0.171)	
b. <i>plus</i> Transfer Charge	0.175		0.200	
3. NET NEW CLAIMS COST	0.834	0.834	0.929	0.929
		41%		46%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.334		0.360	
2. Legislative Obligations	0.056		0.065	
3. Accident Prevention	0.040		0.037	
4. TOTAL OVERHEAD EXPENSES	0.431		0.463	
a. <i>minus</i> Relief	0.000		(0.017)	
b. <i>plus</i> Transfer Charge	0.001		0.000	
5. NET OVERHEAD EXPENSES	0.432	0.432	0.446	0.446
		21%		22%
C. UNFUNDED LIABILITY				
		0.690		0.651
		34%		32%
D. (GAIN)/LOSS				
1. 1999 Accident Year	(0.004)		(0.009)	
2. 2000 Accident Year	(0.012)		(0.007)	
3. 2001 Accident Year	0.066		N/A	
	0.050	0.050	(0.016)	(0.016)
		2%		-1%
E. TOTAL PREMIUM RATE (A+B+C+D)				
	2.01	100%	2.01	100%

2004 PREMIUM RATE COMPONENTS

RATE GROUP 403: OTHER MACHINERY AND EQUIPMENT

(CLASS D: MANUFACTURING)

Component	2004 Premium Rate Per \$100 Of Insurable Earnings		2003 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2004 Premium Rate		Percentage of 2003 Premium Rate	
A. NEW CLAIMS COST								
1. GROSS NEW CLAIMS COST	0.615		0.703					
2. Second Injury Enhancement Fund (SIEF)								
a. <i>minus</i> Relief	(0.126)		(0.136)					
b. <i>plus</i> Transfer Charge	0.128		0.156					
3. NET NEW CLAIMS COST	0.617	0.617	0.723	0.723	41%	46%		
B. OVERHEAD EXPENSES								
1. WSIB Administrative	0.293		0.322					
2. Legislative Obligations	0.050		0.058					
3. Accident Prevention	0.035		0.033					
4. TOTAL OVERHEAD EXPENSES	0.378		0.413					
a. <i>minus</i> Relief	(0.053)		(0.062)					
b. <i>plus</i> Transfer Charge	0.000		0.000					
5. NET OVERHEAD EXPENSES	0.325	0.325	0.351	0.351	22%	22%		
C. UNFUNDED LIABILITY		0.511		0.506	34%	32%		
D. (GAIN)/LOSS								
1. 1999 Accident Year	(0.003)		(0.007)					
2. 2000 Accident Year	(0.009)		(0.005)					
3. 2001 Accident Year	0.049		N/A					
	0.037	0.037	(0.013)	(0.013)	2%	-1%		
E. TOTAL PREMIUM RATE (A+B+C+D)	1.49		1.57		100%	100%		

2004 PREMIUM RATE COMPONENTS

RATE GROUP 406: ELEVATORS AND ESCALATORS

(CLASS D: MANUFACTURING)

Component	2004 Premium Rate Per \$100 Of Insurable Earnings		2003 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2004 Premium Rate		Percentage of 2003 Premium Rate	
A. NEW CLAIMS COST								
1. GROSS NEW CLAIMS COST	1.205		1.376					
2. Second Injury Enhancement Fund (SIEF)								
a. <i>minus</i> Relief	(0.332)		(0.319)					
b. <i>plus</i> Transfer Charge	0.251		0.305					
3. NET NEW CLAIMS COST	1.125	1.125	1.362	1.362	42%	46%		
B. OVERHEAD EXPENSES								
1. WSIB Administrative	0.388		0.440					
2. Legislative Obligations	0.066		0.080					
3. Accident Prevention	0.047		0.046					
4. TOTAL OVERHEAD EXPENSES	0.502		0.567					
a. <i>minus</i> Relief	0.000		0.000					
b. <i>plus</i> Transfer Charge	0.074		0.079					
5. NET OVERHEAD EXPENSES	0.576	0.576	0.646	0.646	21%	22%		
C. UNFUNDED LIABILITY		0.931		0.954	34%	32%		
D. (GAIN)/LOSS								
1. 1999 Accident Year	(0.005)		(0.014)					
2. 2000 Accident Year	(0.016)		(0.010)					
3. 2001 Accident Year	0.089		N/A					
	0.067	0.067	(0.024)	(0.024)	2%	-1%		
E. TOTAL PREMIUM RATE (A+B+C+D)	2.70		2.94		100%	100%		

2004 PREMIUM RATE COMPONENTS

RATE GROUP 408: BOILERS, PUMPS AND FANS

(CLASS D: MANUFACTURING)

Component	2004 Premium Rate Per \$100 Of Insurable Earnings		2003 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2004 Premium Rate		Percentage of 2003 Premium Rate	
A. NEW CLAIMS COST								
1. GROSS NEW CLAIMS COST	0.935		1.018					
2. Second Injury Enhancement Fund (SIEF)								
a. <i>minus</i> Relief	(0.246)		(0.216)					
b. <i>plus</i> Transfer Charge	0.195		0.226					
3. NET NEW CLAIMS COST	0.885	0.885	1.029	1.029	42%	1.029	46%	
B. OVERHEAD EXPENSES								
1. WSIB Administrative	0.343		0.379					
2. Legislative Obligations	0.059		0.067					
3. Accident Prevention	0.041		0.039					
4. TOTAL OVERHEAD EXPENSES	0.443		0.487					
a. <i>minus</i> Relief	0.000		0.000					
b. <i>plus</i> Transfer Charge	0.014		0.005					
5. NET OVERHEAD EXPENSES	0.457	0.457	0.492	0.492	21%	0.492	22%	
C. UNFUNDED LIABILITY		0.732		0.721	34%		32%	
D. (GAIN)/LOSS								
1. 1999 Accident Year	(0.004)		(0.010)					
2. 2000 Accident Year	(0.012)		(0.008)					
3. 2001 Accident Year	0.070		N/A					
	0.053	0.053	(0.018)	(0.018)	2%	(0.018)	-1%	
E. TOTAL PREMIUM RATE (A+B+C+D)	2.13		2.22		100%		100%	

2004 PREMIUM RATE COMPONENTS

RATE GROUP 411: AGRICULTURAL, CONSTRUCTION AND MINING MACHINERY

(CLASS D: MANUFACTURING)

Component	2004 Premium Rate Per \$100 Of Insurable Earnings		2003 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2004 Premium Rate		Percentage of 2003 Premium Rate	
A. NEW CLAIMS COST								
1. GROSS NEW CLAIMS COST	1.351		1.527					
2. Second Injury Enhancement Fund (SIEF)								
a. <i>minus</i> Relief	(0.341)		(0.342)					
b. <i>plus</i> Transfer Charge	0.282		0.338					
3. NET NEW CLAIMS COST	1.292	1.292	1.524	1.524	42%	1.524	46%	
B. OVERHEAD EXPENSES								
1. WSIB Administrative	0.420		0.470					
2. Legislative Obligations	0.072		0.086					
3. Accident Prevention	0.051		0.049					
4. TOTAL OVERHEAD EXPENSES	0.543		0.605					
a. <i>minus</i> Relief	0.000		0.000					
b. <i>plus</i> Transfer Charge	0.116		0.115					
5. NET OVERHEAD EXPENSES	0.659	0.659	0.720	0.720	21%	0.720	22%	
C. UNFUNDED LIABILITY		1.070		1.068	35%		32%	
D. (GAIN)/LOSS								
1. 1999 Accident Year	(0.006)		(0.015)					
2. 2000 Accident Year	(0.018)		(0.011)					
3. 2001 Accident Year	0.103		N/A					
	0.077	0.077	(0.027)	(0.027)	2%	(0.027)	-1%	
E. TOTAL PREMIUM RATE (A+B+C+D)	3.10		3.29		100%		100%	

2004 PREMIUM RATE COMPONENTS

RATE GROUP 417: AIRCRAFT MANUFACTURING

(CLASS D: MANUFACTURING)

Component	2004 Premium Rate Per \$100 Of Insurable Earnings		2003 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2004 Premium Rate		Percentage of 2003 Premium Rate	
A. NEW CLAIMS COST								
1. GROSS NEW CLAIMS COST	0.469		0.487					
2. Second Injury Enhancement Fund (SIEF)								
a. <i>minus</i> Relief	(0.128)		(0.132)					
b. <i>plus</i> Transfer Charge	0.098		0.108					
3. NET NEW CLAIMS COST	0.439	0.439	0.463	0.463	41%	46%		
B. OVERHEAD EXPENSES								
1. WSIB Administrative	0.260		0.274					
2. Legislative Obligations	0.045		0.050					
3. Accident Prevention	0.031		0.028					
4. TOTAL OVERHEAD EXPENSES	0.336		0.352					
a. <i>minus</i> Relief	(0.098)		(0.120)					
b. <i>plus</i> Transfer Charge	0.000		0.000					
5. NET OVERHEAD EXPENSES	0.238	0.238	0.232	0.232	22%	23%		
C. UNFUNDED LIABILITY		0.364		0.325	34%	32%		
D. (GAIN)/LOSS								
1. 1999 Accident Year	(0.002)		(0.004)					
2. 2000 Accident Year	(0.006)		(0.003)					
3. 2001 Accident Year	0.035		N/A					
	0.026	0.026	(0.008)	(0.008)	2%	-1%		
E. TOTAL PREMIUM RATE (A+B+C+D)	1.07		1.01		100%	100%		

2004 PREMIUM RATE COMPONENTS

RATE GROUP 419: MOTOR VEHICLE ASSEMBLY *

(CLASS D: MANUFACTURING)

Component	2004 Premium Rate Per \$100 Of Insurable Earnings		2003 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2004 Premium Rate		Percentage of 2003 Premium Rate	
A. NEW CLAIMS COST								
1. GROSS NEW CLAIMS COST	1.086		1.185					
2. Second Injury Enhancement Fund (SIEF)								
a. <i>minus</i> Relief	(0.237)		(0.231)					
b. <i>plus</i> Transfer Charge	0.226		0.263					
3. NET NEW CLAIMS COST	1.075	1.075	1.218	1.218	42%	46%		
B. OVERHEAD EXPENSES								
1. WSIB Administrative	0.379		0.414					
2. Legislative Obligations	0.064		0.074					
3. Accident Prevention	0.046		0.043					
4. TOTAL OVERHEAD EXPENSES	0.491		0.532					
a. <i>minus</i> Relief	0.000		0.000					
b. <i>plus</i> Transfer Charge	0.061		0.047					
5. NET OVERHEAD EXPENSES	0.552	0.552	0.579	0.579	21%	22%		
C. UNFUNDED LIABILITY								
		0.890		0.853	34%	32%		
D. (GAIN)/LOSS								
1. 1999 Accident Year	(0.005)		(0.012)					
2. 2000 Accident Year	(0.015)		(0.009)					
3. 2001 Accident Year	0.086		N/A					
	0.064	0.064	(0.022)	(0.022)	2%	-1%		
E. TOTAL PREMIUM RATE (A+B+C+D)								
	<u>2.58</u>		<u>2.63</u>		<u>100%</u>	<u>100%</u>		

* Experience for rate groups 390, 419, 421, 424 and 425 has been combined in order to determine a common 2004 premium rate.

2004 PREMIUM RATE COMPONENTS

RATE GROUP 420: MOTOR VEHICLE ENGINE MANUFACTURING

(CLASS D: MANUFACTURING)

Component	2004 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2004 Premium Rate	2003 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2003 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	0.652			0.679		
2. Second Injury Enhancement Fund (SIEF)						
a. <i>minus</i> Relief	(0.177)			(0.152)		
b. <i>plus</i> Transfer Charge	0.136			0.150		
3. NET NEW CLAIMS COST	0.610	0.610	41%	0.678	0.678	46%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.292			0.314		
2. Legislative Obligations	0.050			0.056		
3. Accident Prevention	0.035			0.032		
4. TOTAL OVERHEAD EXPENSES	0.377			0.403		
a. <i>minus</i> Relief	(0.055)			(0.072)		
b. <i>plus</i> Transfer Charge	0.000			0.000		
5. NET OVERHEAD EXPENSES	0.322	0.322	22%	0.331	0.331	23%
C. UNFUNDED LIABILITY						
		0.505	34%		0.475	32%
D. (GAIN)/LOSS						
1. 1999 Accident Year	(0.003)			(0.007)		
2. 2000 Accident Year	(0.008)			(0.005)		
3. 2001 Accident Year	0.049			N/A		
	0.037	0.037	3%	(0.012)	(0.012)	-1%
E. TOTAL PREMIUM RATE (A+B+C+D)						
	<u>1.47</u>		<u>100%</u>	<u>1.47</u>		<u>100%</u>

2004 PREMIUM RATE COMPONENTS

RATE GROUP 421: OTHER MOTOR VEHICLE PARTS AND EQUIPMENT *

(CLASS D: MANUFACTURING)

Component	2004 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2004 Premium Rate	2003 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	1.086		1.185	
2. Second Injury Enhancement Fund (SIEF)				
a. <i>minus</i> Relief	(0.237)		(0.231)	
b. <i>plus</i> Transfer Charge	0.226		0.263	
3. NET NEW CLAIMS COST	1.075	1.075	1.218	1.218
		42%		46%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.379		0.414	
2. Legislative Obligations	0.064		0.074	
3. Accident Prevention	0.046		0.043	
4. TOTAL OVERHEAD EXPENSES	0.491		0.532	
a. <i>minus</i> Relief	0.000		0.000	
b. <i>plus</i> Transfer Charge	0.061		0.047	
5. NET OVERHEAD EXPENSES	0.552	0.552	0.579	0.579
		21%		22%
C. UNFUNDED LIABILITY				
		0.890		0.853
		34%		32%
D. (GAIN)/LOSS				
1. 1999 Accident Year	(0.005)		(0.012)	
2. 2000 Accident Year	(0.015)		(0.009)	
3. 2001 Accident Year	0.086		N/A	
	0.064	0.064	(0.022)	(0.022)
		2%		-1%
E. TOTAL PREMIUM RATE (A+B+C+D)				
	<u>2.58</u>	<u>100%</u>	<u>2.63</u>	<u>100%</u>

* Experience for rate groups 390, 419, 421, 424 and 425 has been combined in order to determine a common 2004 premium rate.

2004 PREMIUM RATE COMPONENTS

RATE GROUP 424: MOTOR VEHICLE STAMPINGS *

(CLASS D: MANUFACTURING)

Component	2004 Premium Rate Per \$100 Of Insurable Earnings		2003 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2004 Premium Rate		Percentage of 2003 Premium Rate	
A. NEW CLAIMS COST								
1. GROSS NEW CLAIMS COST		1.086		1.185				
2. Second Injury Enhancement Fund (SIEF)								
a. <i>minus</i> Relief		(0.237)		(0.231)				
b. <i>plus</i> Transfer Charge		0.226		0.263				
3. NET NEW CLAIMS COST		1.075	1.075	1.218	1.218	42%	1.218	46%
B. OVERHEAD EXPENSES								
1. WSIB Administrative		0.379		0.414				
2. Legislative Obligations		0.064		0.074				
3. Accident Prevention		0.046		0.043				
4. TOTAL OVERHEAD EXPENSES		0.491		0.532				
a. <i>minus</i> Relief		0.000		0.000				
b. <i>plus</i> Transfer Charge		0.061		0.047				
5. NET OVERHEAD EXPENSES		0.552	0.552	0.579	0.579	21%	0.579	22%
C. UNFUNDED LIABILITY								
			0.890			34%	0.853	32%
D. (GAIN)/LOSS								
1. 1999 Accident Year		(0.005)		(0.012)				
2. 2000 Accident Year		(0.015)		(0.009)				
3. 2001 Accident Year		0.086		N/A				
		0.064	0.064	(0.022)	(0.022)	2%	(0.022)	-1%
E. TOTAL PREMIUM RATE (A+B+C+D)								
		2.58		2.63		100%	2.63	100%

* Experience for rate groups 390, 419, 421, 424 and 425 has been combined in order to determine a common 2004 premium rate.

2004 PREMIUM RATE COMPONENTS

RATE GROUP 425: MOTOR VEHICLE WHEELS AND BRAKES *

(CLASS D: MANUFACTURING)

Component	2004 Premium Rate Per \$100 Of Insurable Earnings		2003 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2004 Premium Rate		Percentage of 2003 Premium Rate	
A. NEW CLAIMS COST								
1. GROSS NEW CLAIMS COST	1.086		1.185					
2. Second Injury Enhancement Fund (SIEF)								
a. <i>minus</i> Relief	(0.237)		(0.231)					
b. <i>plus</i> Transfer Charge	0.226		0.263					
3. NET NEW CLAIMS COST	1.075	1.075	1.218	1.218	42%	46%		
B. OVERHEAD EXPENSES								
1. WSIB Administrative	0.379		0.414					
2. Legislative Obligations	0.064		0.074					
3. Accident Prevention	0.046		0.043					
4. TOTAL OVERHEAD EXPENSES	0.491		0.532					
a. <i>minus</i> Relief	0.000		0.000					
b. <i>plus</i> Transfer Charge	0.061		0.047					
5. NET OVERHEAD EXPENSES	0.552	0.552	0.579	0.579	21%	22%		
C. UNFUNDED LIABILITY		0.890		0.853	34%	32%		
D. (GAIN)/LOSS								
1. 1999 Accident Year	(0.005)		(0.012)					
2. 2000 Accident Year	(0.015)		(0.009)					
3. 2001 Accident Year	0.086		N/A					
	0.064	0.064	(0.022)	(0.022)	2%	-1%		
E. TOTAL PREMIUM RATE (A+B+C+D)	<u>2.58</u>		<u>2.63</u>		<u>100%</u>	<u>100%</u>		

* Experience for rate groups 390, 419, 421, 424 and 425 has been combined in order to determine a common 2004 premium rate.

2004 PREMIUM RATE COMPONENTS

RATE GROUP 428: MOTOR VEHICLE FABRIC ACCESSORIES

(CLASS D: MANUFACTURING)

Component	2004 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2004 Premium Rate	2003 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	0.941		1.110	
2. Second Injury Enhancement Fund (SIEF)				
a. <i>minus</i> Relief	(0.182)		(0.201)	
b. <i>plus</i> Transfer Charge	0.196		0.246	
3. NET NEW CLAIMS COST	0.955	0.955	1.156	1.156
		42%		46%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.356		0.402	
2. Legislative Obligations	0.060		0.073	
3. Accident Prevention	0.043		0.041	
4. TOTAL OVERHEAD EXPENSES	0.461		0.517	
a. <i>minus</i> Relief	0.000		0.000	
b. <i>plus</i> Transfer Charge	0.031		0.033	
5. NET OVERHEAD EXPENSES	0.492	0.492	0.550	0.550
		21%		22%
C. UNFUNDED LIABILITY				
		0.790		0.810
		34%		32%
D. (GAIN)/LOSS				
1. 1999 Accident Year	(0.005)		(0.012)	
2. 2000 Accident Year	(0.014)		(0.009)	
3. 2001 Accident Year	0.076		N/A	
	0.057	0.057	(0.021)	(0.021)
		2%		-1%
E. TOTAL PREMIUM RATE (A+B+C+D)				
	<u>2.29</u>	<u>100%</u>	<u>2.50</u>	<u>100%</u>

2004 PREMIUM RATE COMPONENTS

RATE GROUP 432: TRUCKS, BUSES AND TRAILERS

(CLASS D: MANUFACTURING)

Component	2004 Premium Rate Per \$100 Of Insurable Earnings		2003 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2004 Premium Rate		Percentage of 2003 Premium Rate	
A. NEW CLAIMS COST								
1. GROSS NEW CLAIMS COST	1.491		1.492					
2. Second Injury Enhancement Fund (SIEF)								
a. <i>minus</i> Relief	(0.409)		(0.348)					
b. <i>plus</i> Transfer Charge	0.311		0.331					
3. NET NEW CLAIMS COST	1.394	1.394	1.475	1.475	42%	46%		
B. OVERHEAD EXPENSES								
1. WSIB Administrative	0.439		0.461					
2. Legislative Obligations	0.075		0.086					
3. Accident Prevention	0.053		0.048					
4. TOTAL OVERHEAD EXPENSES	0.567		0.594					
a. <i>minus</i> Relief	0.000		0.000					
b. <i>plus</i> Transfer Charge	0.141		0.103					
5. NET OVERHEAD EXPENSES	0.708	0.708	0.697	0.697	21%	22%		
C. UNFUNDED LIABILITY		1.153		1.033	35%	32%		
D. (GAIN)/LOSS								
1. 1999 Accident Year	(0.007)		(0.015)					
2. 2000 Accident Year	(0.020)		(0.011)					
3. 2001 Accident Year	0.111		N/A					
	0.083	0.083	(0.026)	(0.026)	2%	-1%		
E. TOTAL PREMIUM RATE (A+B+C+D)	3.34		3.18		100%	100%		

2004 PREMIUM RATE COMPONENTS

RATE GROUP 442: RAILROAD ROLLING STOCK

(CLASS D: MANUFACTURING)

Component	2004 Premium Rate Per \$100 Of Insurable Earnings		2003 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2004 Premium Rate		Percentage of 2003 Premium Rate	
A. NEW CLAIMS COST								
1. GROSS NEW CLAIMS COST	0.973		1.183					
2. Second Injury Enhancement Fund (SIEF)								
a. <i>minus</i> Relief	(0.218)		(0.289)					
b. <i>plus</i> Transfer Charge	0.203		0.262					
3. NET NEW CLAIMS COST	0.958	0.958	1.156	1.156	42%	46%		
B. OVERHEAD EXPENSES								
1. WSIB Administrative	0.357		0.402					
2. Legislative Obligations	0.060		0.073					
3. Accident Prevention	0.043		0.042					
4. TOTAL OVERHEAD EXPENSES	0.461		0.518					
a. <i>minus</i> Relief	0.000		0.000					
b. <i>plus</i> Transfer Charge	0.032		0.033					
5. NET OVERHEAD EXPENSES	0.493	0.493	0.551	0.551	21%	22%		
C. UNFUNDED LIABILITY		0.793		0.810	34%	32%		
D. (GAIN)/LOSS								
1. 1999 Accident Year	(0.005)		(0.012)					
2. 2000 Accident Year	(0.014)		(0.009)					
3. 2001 Accident Year	0.076		N/A					
	0.057	0.057	(0.021)	(0.021)	2%	-1%		
E. TOTAL PREMIUM RATE (A+B+C+D)	<u>2.30</u>		<u>2.50</u>		<u>100%</u>	<u>100%</u>		

2004 PREMIUM RATE COMPONENTS

RATE GROUP 460: LIGHTING AND SMALL ELECTRICAL APPLIANCES

(CLASS D: MANUFACTURING)

Component	2004 Premium Rate Per \$100 Of Insurable Earnings		2003 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2004 Premium Rate		Percentage of 2003 Premium Rate	
A. NEW CLAIMS COST								
1. GROSS NEW CLAIMS COST	0.827		0.901					
2. Second Injury Enhancement Fund (SIEF)								
a. <i>minus</i> Relief	(0.107)		(0.160)					
b. <i>plus</i> Transfer Charge	0.172		0.200					
3. NET NEW CLAIMS COST	0.893	0.893	0.941	0.941	42%	46%		
B. OVERHEAD EXPENSES								
1. WSIB Administrative	0.345		0.362					
2. Legislative Obligations	0.059		0.065					
3. Accident Prevention	0.041		0.037					
4. TOTAL OVERHEAD EXPENSES	0.446		0.465					
a. <i>minus</i> Relief	0.000		(0.014)					
b. <i>plus</i> Transfer Charge	0.015		0.000					
5. NET OVERHEAD EXPENSES	0.461	0.461	0.451	0.451	21%	22%		
C. UNFUNDED LIABILITY		0.739		0.659	34%	32%		
D. (GAIN)/LOSS								
1. 1999 Accident Year	(0.004)		(0.009)					
2. 2000 Accident Year	(0.013)		(0.007)					
3. 2001 Accident Year	0.071		N/A					
	0.053	0.053	(0.017)	(0.017)	2%	-1%		
E. TOTAL PREMIUM RATE (A+B+C+D)	2.15		2.03		100%	100%		

2004 PREMIUM RATE COMPONENTS

RATE GROUP 466: COMMUNICATION AND ENERGY WIRE PRODUCTS

(CLASS D: MANUFACTURING)

Component	2004 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2004 Premium Rate	2003 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	0.847		0.974	
2. Second Injury Enhancement Fund (SIEF)				
a. <i>minus</i> Relief	(0.155)		(0.181)	
b. <i>plus</i> Transfer Charge	0.176		0.216	
3. NET NEW CLAIMS COST	0.868	0.868	1.010	1.010
		42%		46%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.340		0.375	
2. Legislative Obligations	0.058		0.067	
3. Accident Prevention	0.041		0.039	
4. TOTAL OVERHEAD EXPENSES	0.440		0.483	
a. <i>minus</i> Relief	0.000		0.000	
b. <i>plus</i> Transfer Charge	0.009		0.001	
5. NET OVERHEAD EXPENSES	0.449	0.449	0.484	0.484
		21%		22%
C. UNFUNDED LIABILITY		0.719		0.707
		34%		32%
D. (GAIN)/LOSS				
1. 1999 Accident Year	(0.004)		(0.010)	
2. 2000 Accident Year	(0.012)		(0.007)	
3. 2001 Accident Year	0.069		N/A	
	0.052	0.052	(0.018)	(0.018)
		2%		-1%
E. TOTAL PREMIUM RATE (A+B+C+D)	2.09	100%	2.18	100%

2004 PREMIUM RATE COMPONENTS

RATE GROUP 468: ELECTRONIC EQUIPMENT & OTHER COMMUNICATION DEVICES

(CLASS D: MANUFACTURING)

Component	2004 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2004 Premium Rate	2003 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2003 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	0.114			0.122		
2. Second Injury Enhancement Fund (SIEF)						
a. <i>minus</i> Relief	(0.022)			(0.020)		
b. <i>plus</i> Transfer Charge	0.024			0.027		
3. NET NEW CLAIMS COST	0.116	0.116	39%	0.129	0.129	43%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.199			0.212		
2. Legislative Obligations	0.033			0.038		
3. Accident Prevention	0.023			0.021		
4. TOTAL OVERHEAD EXPENSES	0.257			0.271		
a. <i>minus</i> Relief	(0.179)			(0.193)		
b. <i>plus</i> Transfer Charge	0.000			0.000		
5. NET OVERHEAD EXPENSES	0.078	0.078	26%	0.078	0.078	26%
C. UNFUNDED LIABILITY						
		0.096	32%		0.091	30%
D. (GAIN)/LOSS						
1. 1999 Accident Year	0.000			(0.001)		
2. 2000 Accident Year	(0.001)			(0.001)		
3. 2001 Accident Year	0.010			N/A		
	0.007	0.007	2%	(0.002)	(0.002)	-1%
E. TOTAL PREMIUM RATE (A+B+C+D)						
	<u>0.30</u>		<u>100%</u>	<u>0.30</u>		<u>100%</u>

2004 PREMIUM RATE COMPONENTS

RATE GROUP 477: INDUSTRIAL ELECTRICAL EQUIPMENT

(CLASS D: MANUFACTURING)

Component	2004 Premium Rate Per \$100 Of Insurable Earnings		2003 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2004 Premium Rate		Percentage of 2003 Premium Rate	
A. NEW CLAIMS COST								
1. GROSS NEW CLAIMS COST	0.488		0.501					
2. Second Injury Enhancement Fund (SIEF)								
a. <i>minus</i> Relief	(0.114)		(0.115)					
b. <i>plus</i> Transfer Charge	0.102		0.111					
3. NET NEW CLAIMS COST	0.476	0.476	0.497	0.497	41%	46%		
B. OVERHEAD EXPENSES								
1. WSIB Administrative	0.267		0.280					
2. Legislative Obligations	0.046		0.051					
3. Accident Prevention	0.031		0.028					
4. TOTAL OVERHEAD EXPENSES	0.344		0.359					
a. <i>minus</i> Relief	(0.089)		(0.112)					
b. <i>plus</i> Transfer Charge	0.000		0.000					
5. NET OVERHEAD EXPENSES	0.255	0.255	0.247	0.247	22%	23%		
C. UNFUNDED LIABILITY		0.394		0.348	34%	32%		
D. (GAIN)/LOSS								
1. 1999 Accident Year	(0.002)		(0.005)					
2. 2000 Accident Year	(0.006)		(0.003)					
3. 2001 Accident Year	0.038		N/A					
	0.029	0.029	(0.009)	(0.009)	3%	-1%		
E. TOTAL PREMIUM RATE (A+B+C+D)	1.15		1.08		100%	100%		

2004 PREMIUM RATE COMPONENTS

RATE GROUP 485: BRICKS, CERAMICS AND ABRASIVES

(CLASS D: MANUFACTURING)

Component	2004 Premium Rate Per \$100 Of Insurable Earnings		2003 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2004 Premium Rate		Percentage of 2003 Premium Rate	
A. NEW CLAIMS COST								
1. GROSS NEW CLAIMS COST	1.783		1.700					
2. Second Injury Enhancement Fund (SIEF)								
a. <i>minus</i> Relief	(0.518)		(0.366)					
b. <i>plus</i> Transfer Charge	0.372		0.377					
3. NET NEW CLAIMS COST	1.637	1.637	1.711	1.711	42%	46%		
B. OVERHEAD EXPENSES								
1. WSIB Administrative	0.484		0.505					
2. Legislative Obligations	0.084		0.092					
3. Accident Prevention	0.059		0.052					
4. TOTAL OVERHEAD EXPENSES	0.627		0.650					
a. <i>minus</i> Relief	0.000		0.000					
b. <i>plus</i> Transfer Charge	0.190		0.155					
5. NET OVERHEAD EXPENSES	0.817	0.817	0.805	0.805	21%	22%		
C. UNFUNDED LIABILITY		1.354		1.198	35%	33%		
D. (GAIN)/LOSS								
1. 1999 Accident Year	(0.008)		(0.017)					
2. 2000 Accident Year	(0.024)		(0.013)					
3. 2001 Accident Year	0.130		N/A					
	0.097	0.097	(0.031)	(0.031)	2%	-1%		
E. TOTAL PREMIUM RATE (A+B+C+D)	3.91		3.68		100%	100%		

2004 PREMIUM RATE COMPONENTS

RATE GROUP 496: CONCRETE PRODUCTS

(CLASS D: MANUFACTURING)

Component	2004 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2004 Premium Rate	2003 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	2.266		2.505	
2. Second Injury Enhancement Fund (SIEF)				
a. <i>minus</i> Relief	(0.520)		(0.534)	
b. <i>plus</i> Transfer Charge	0.472		0.555	
3. NET NEW CLAIMS COST	2.219	2.219	2.526	2.526
		43%		47%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.594		0.656	
2. Legislative Obligations	0.103		0.120	
3. Accident Prevention	0.073		0.069	
4. TOTAL OVERHEAD EXPENSES	0.769		0.846	
a. <i>minus</i> Relief	0.000		0.000	
b. <i>plus</i> Transfer Charge	0.223		0.335	
5. NET OVERHEAD EXPENSES	0.992	0.992	1.181	1.181
		19%		22%
C. UNFUNDED LIABILITY		1.836		1.769
		35%		33%
D. (GAIN)/LOSS				
1. 1999 Accident Year	(0.011)		(0.026)	
2. 2000 Accident Year	(0.032)		(0.019)	
3. 2001 Accident Year	0.176		N/A	
	0.132	0.132	(0.046)	(0.046)
		3%		-1%
E. TOTAL PREMIUM RATE (A+B+C+D)	5.18		5.43	100%
		100%		100%

2004 PREMIUM RATE COMPONENTS

RATE GROUP 497: READY-MIX CONCRETE

(CLASS D: MANUFACTURING)

Component	2004 Premium Rate Per \$100 Of Insurable Earnings		2003 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2004 Premium Rate		Percentage of 2003 Premium Rate	
A. NEW CLAIMS COST								
1. GROSS NEW CLAIMS COST		1.651		1.788				
2. Second Injury Enhancement Fund (SIEF)								
a. <i>minus</i> Relief		(0.492)		(0.463)				
b. <i>plus</i> Transfer Charge		0.344		0.396				
3. NET NEW CLAIMS COST		1.504	1.504	1.721	1.721	42%	1.721	46%
B. OVERHEAD EXPENSES								
1. WSIB Administrative		0.459		0.507				
2. Legislative Obligations		0.079		0.092				
3. Accident Prevention		0.053		0.053				
4. TOTAL OVERHEAD EXPENSES		0.592		0.653				
a. <i>minus</i> Relief		0.000		0.000				
b. <i>plus</i> Transfer Charge		0.168		0.158				
5. NET OVERHEAD EXPENSES		0.760	0.760	0.811	0.811	21%	0.811	22%
C. UNFUNDED LIABILITY								
			1.244			35%		33%
D. (GAIN)/LOSS								
1. 1999 Accident Year		(0.007)		(0.017)				
2. 2000 Accident Year		(0.022)		(0.013)				
3. 2001 Accident Year		0.119		N/A				
		0.089	0.089	(0.031)	(0.031)	2%	(0.031)	-1%
E. TOTAL PREMIUM RATE (A+B+C+D)								
		3.60		3.71		100%	3.71	100%

2004 PREMIUM RATE COMPONENTS

RATE GROUP 501: NON-METALLIC MINERAL PRODUCTS

(CLASS D: MANUFACTURING)

Component	2004 Premium Rate Per \$100 Of Insurable Earnings		2003 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2004 Premium Rate		Percentage of 2003 Premium Rate	
A. NEW CLAIMS COST								
1. GROSS NEW CLAIMS COST	0.969		1.112					
2. Second Injury Enhancement Fund (SIEF)								
a. <i>minus</i> Relief	(0.163)		(0.247)					
b. <i>plus</i> Transfer Charge	0.202		0.247					
3. NET NEW CLAIMS COST	1.009	1.009	1.112	1.112	42%	1.112	46%	
B. OVERHEAD EXPENSES								
1. WSIB Administrative	0.367		0.394					
2. Legislative Obligations	0.063		0.071					
3. Accident Prevention	0.044		0.041					
4. TOTAL OVERHEAD EXPENSES	0.474		0.508					
a. <i>minus</i> Relief	0.000		0.000					
b. <i>plus</i> Transfer Charge	0.044		0.023					
5. NET OVERHEAD EXPENSES	0.518	0.518	0.531	0.531	21%	0.531	22%	
C. UNFUNDED LIABILITY		0.835		0.779	35%		32%	
D. (GAIN)/LOSS								
1. 1999 Accident Year	(0.005)		(0.011)					
2. 2000 Accident Year	(0.014)		(0.008)					
3. 2001 Accident Year	0.080		N/A					
	0.060	0.060	(0.020)	(0.020)	2%	(0.020)	-1%	
E. TOTAL PREMIUM RATE (A+B+C+D)	2.42		2.40		100%		100%	

2004 PREMIUM RATE COMPONENTS

RATE GROUP 502: GLASS PRODUCTS

(CLASS D: MANUFACTURING)

Component	2004 Premium Rate Per \$100 Of Insurable Earnings		2003 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2004 Premium Rate		Percentage of 2003 Premium Rate	
A. NEW CLAIMS COST								
1. GROSS NEW CLAIMS COST	1.084		1.145					
2. Second Injury Enhancement Fund (SIEF)								
a. <i>minus</i> Relief	(0.321)		(0.256)					
b. <i>plus</i> Transfer Charge	0.226		0.254					
3. NET NEW CLAIMS COST	0.990	0.990	1.143	1.143	42%	46%		
B. OVERHEAD EXPENSES								
1. WSIB Administrative	0.363		0.400					
2. Legislative Obligations	0.062		0.072					
3. Accident Prevention	0.044		0.041					
4. TOTAL OVERHEAD EXPENSES	0.470		0.513					
a. <i>minus</i> Relief	0.000		0.000					
b. <i>plus</i> Transfer Charge	0.039		0.031					
5. NET OVERHEAD EXPENSES	0.509	0.509	0.544	0.544	21%	22%		
C. UNFUNDED LIABILITY		0.819		0.801	34%	32%		
D. (GAIN)/LOSS								
1. 1999 Accident Year	(0.005)		(0.011)					
2. 2000 Accident Year	(0.014)		(0.008)					
3. 2001 Accident Year	0.079		N/A					
	0.059	0.059	(0.020)	(0.020)	2%	-1%		
E. TOTAL PREMIUM RATE (A+B+C+D)	<u>2.38</u>		<u>2.47</u>		<u>100%</u>	<u>100%</u>		

2004 PREMIUM RATE COMPONENTS

RATE GROUP 507: PETROLEUM AND COAL PRODUCTS

(CLASS D: MANUFACTURING)

Component	2004 Premium Rate Per \$100 Of Insurable Earnings		2003 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2004 Premium Rate		Percentage of 2003 Premium Rate	
A. NEW CLAIMS COST								
1. GROSS NEW CLAIMS COST	0.297		0.334					
2. Second Injury Enhancement Fund (SIEF)								
a. <i>minus</i> Relief	(0.031)		(0.036)					
b. <i>plus</i> Transfer Charge	0.062		0.074					
3. NET NEW CLAIMS COST	0.328	0.328	0.372	0.372	41%	45%		
B. OVERHEAD EXPENSES								
1. WSIB Administrative	0.239		0.257					
2. Legislative Obligations	0.040		0.046					
3. Accident Prevention	0.028		0.026					
4. TOTAL OVERHEAD EXPENSES	0.308		0.330					
a. <i>minus</i> Relief	(0.125)		(0.140)					
b. <i>plus</i> Transfer Charge	0.000		0.000					
5. NET OVERHEAD EXPENSES	0.183	0.183	0.190	0.190	23%	23%		
C. UNFUNDED LIABILITY		0.272		0.260	34%	32%		
D. (GAIN)/LOSS								
1. 1999 Accident Year	(0.001)		(0.003)					
2. 2000 Accident Year	(0.004)		(0.002)					
3. 2001 Accident Year	0.026		N/A					
	0.020	0.020	(0.006)	(0.006)	3%	-1%		
E. TOTAL PREMIUM RATE (A+B+C+D)	0.80		0.82		100%	100%		

2004 PREMIUM RATE COMPONENTS

RATE GROUP 512: RESINS, PAINT, INK AND ADHESIVES

(CLASS D: MANUFACTURING)

Component	2004 Premium Rate Per \$100 Of Insurable Earnings		2003 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2004 Premium Rate		Percentage of 2003 Premium Rate	
A. NEW CLAIMS COST								
1. GROSS NEW CLAIMS COST	0.589		0.659					
2. Second Injury Enhancement Fund (SIEF)								
a. <i>minus</i> Relief	(0.103)		(0.128)					
b. <i>plus</i> Transfer Charge	0.123		0.146					
3. NET NEW CLAIMS COST	0.609	0.609	0.678	0.678	41%	46%		
B. OVERHEAD EXPENSES								
1. WSIB Administrative	0.292		0.314					
2. Legislative Obligations	0.050		0.056					
3. Accident Prevention	0.035		0.032					
4. TOTAL OVERHEAD EXPENSES	0.377		0.403					
a. <i>minus</i> Relief	(0.055)		(0.072)					
b. <i>plus</i> Transfer Charge	0.000		0.000					
5. NET OVERHEAD EXPENSES	0.322	0.322	0.331	0.331	22%	23%		
C. UNFUNDED LIABILITY		0.504		0.475	34%	32%		
D. (GAIN)/LOSS								
1. 1999 Accident Year	(0.003)		(0.007)					
2. 2000 Accident Year	(0.008)		(0.005)					
3. 2001 Accident Year	0.049		N/A					
	0.037	0.037	(0.012)	(0.012)	3%	-1%		
E. TOTAL PREMIUM RATE (A+B+C+D)	1.47		1.47		100%	100%		

2004 PREMIUM RATE COMPONENTS

RATE GROUP 514: PHARMACEUTICALS AND MEDICINES

(CLASS D: MANUFACTURING)

Component	2004 Premium Rate Per \$100 Of Insurable Earnings		2003 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2004 Premium Rate		Percentage of 2003 Premium Rate	
A. NEW CLAIMS COST								
1. GROSS NEW CLAIMS COST	0.187		0.207					
2. Second Injury Enhancement Fund (SIEF)								
a. <i>minus</i> Relief	(0.024)		(0.036)					
b. <i>plus</i> Transfer Charge	0.039		0.046					
3. NET NEW CLAIMS COST	0.203	0.203	0.217	0.217	41%	0.217	44%	
B. OVERHEAD EXPENSES								
1. WSIB Administrative	0.215		0.228					
2. Legislative Obligations	0.036		0.041					
3. Accident Prevention	0.025		0.023					
4. TOTAL OVERHEAD EXPENSES	0.278		0.293					
a. <i>minus</i> Relief	(0.157)		(0.174)					
b. <i>plus</i> Transfer Charge	0.000		0.000					
5. NET OVERHEAD EXPENSES	0.121	0.121	0.119	0.119	24%	0.119	24%	
C. UNFUNDED LIABILITY		0.168		0.152	34%		31%	
D. (GAIN)/LOSS								
1. 1999 Accident Year	(0.001)		(0.002)					
2. 2000 Accident Year	(0.002)		(0.001)					
3. 2001 Accident Year	0.017		N/A					
	0.012	0.012	(0.003)	(0.003)	2%	(0.003)	-1%	
E. TOTAL PREMIUM RATE (A+B+C+D)	0.50		0.49		100%		100%	

2004 PREMIUM RATE COMPONENTS

RATE GROUP 517: SOAP AND TOILETRIES

(CLASS D: MANUFACTURING)

Component	2004 Premium Rate Per \$100 Of Insurable Earnings		2003 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2004 Premium Rate		Percentage of 2003 Premium Rate	
A. NEW CLAIMS COST								
1. GROSS NEW CLAIMS COST	0.483		0.525					
2. Second Injury Enhancement Fund (SIEF)								
a. <i>minus</i> Relief	(0.089)		(0.087)					
b. <i>plus</i> Transfer Charge	0.101		0.116					
3. NET NEW CLAIMS COST	0.495	0.495	0.555	0.555	41%	46%		
B. OVERHEAD EXPENSES								
1. WSIB Administrative	0.270		0.291					
2. Legislative Obligations	0.046		0.053					
3. Accident Prevention	0.032		0.030					
4. TOTAL OVERHEAD EXPENSES	0.349		0.373					
a. <i>minus</i> Relief	(0.084)		(0.099)					
b. <i>plus</i> Transfer Charge	0.000		0.000					
5. NET OVERHEAD EXPENSES	0.265	0.265	0.274	0.274	22%	23%		
C. UNFUNDED LIABILITY		0.410		0.389	34%	32%		
D. (GAIN)/LOSS								
1. 1999 Accident Year	(0.002)		(0.005)					
2. 2000 Accident Year	(0.007)		(0.004)					
3. 2001 Accident Year	0.040		N/A					
	0.030	0.030	(0.010)	(0.010)	3%	-1%		
E. TOTAL PREMIUM RATE (A+B+C+D)	1.20		1.21		100%	100%		

2004 PREMIUM RATE COMPONENTS

RATE GROUP 524: CHEMICAL INDUSTRIES

(CLASS D: MANUFACTURING)

Component	2004 Premium Rate Per \$100 Of Insurable Earnings		2003 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2004 Premium Rate		Percentage of 2003 Premium Rate	
A. NEW CLAIMS COST								
1. GROSS NEW CLAIMS COST	0.478		0.503					
2. Second Injury Enhancement Fund (SIEF)								
a. <i>minus</i> Relief	(0.080)		(0.081)					
b. <i>plus</i> Transfer Charge	0.100		0.111					
3. NET NEW CLAIMS COST	0.498	0.498	0.533	0.533	41%	46%		
B. OVERHEAD EXPENSES								
1. WSIB Administrative	0.271		0.287					
2. Legislative Obligations	0.046		0.051					
3. Accident Prevention	0.032		0.029					
4. TOTAL OVERHEAD EXPENSES	0.349		0.368					
a. <i>minus</i> Relief	(0.083)		(0.104)					
b. <i>plus</i> Transfer Charge	0.000		0.000					
5. NET OVERHEAD EXPENSES	0.266	0.266	0.264	0.264	22%	23%		
C. UNFUNDED LIABILITY		0.412		0.374	34%	32%		
D. (GAIN)/LOSS								
1. 1999 Accident Year	(0.002)		(0.005)					
2. 2000 Accident Year	(0.007)		(0.004)					
3. 2001 Accident Year	0.040		N/A					
	0.030	0.030	(0.009)	(0.009)	2%	-1%		
E. TOTAL PREMIUM RATE (A+B+C+D)	1.21		1.16		100%	100%		

2004 PREMIUM RATE COMPONENTS

RATE GROUP 529: JEWELRY AND INSTRUMENTS

(CLASS D: MANUFACTURING)

Component	2004 Premium Rate Per \$100 Of Insurable Earnings		2003 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2004 Premium Rate		Percentage of 2003 Premium Rate	
A. NEW CLAIMS COST								
1. GROSS NEW CLAIMS COST	0.388		0.415					
2. Second Injury Enhancement Fund (SIEF)								
a. <i>minus</i> Relief	(0.065)		(0.064)					
b. <i>plus</i> Transfer Charge	0.081		0.092					
3. NET NEW CLAIMS COST	0.405	0.405	0.444	0.444	41%	46%		
B. OVERHEAD EXPENSES								
1. WSIB Administrative	0.253		0.270					
2. Legislative Obligations	0.044		0.049					
3. Accident Prevention	0.030		0.027					
4. TOTAL OVERHEAD EXPENSES	0.326		0.347					
a. <i>minus</i> Relief	(0.106)		(0.124)					
b. <i>plus</i> Transfer Charge	0.000		0.000					
5. NET OVERHEAD EXPENSES	0.220	0.220	0.223	0.223	22%	23%		
C. UNFUNDED LIABILITY		0.335		0.311	34%	32%		
D. (GAIN)/LOSS								
1. 1999 Accident Year	(0.002)		(0.004)					
2. 2000 Accident Year	(0.005)		(0.003)					
3. 2001 Accident Year	0.032		N/A					
	0.024	0.024	(0.008)	(0.008)	2%	-1%		
E. TOTAL PREMIUM RATE (A+B+C+D)	0.98		0.97		100%	100%		

2004 PREMIUM RATE COMPONENTS

RATE GROUP 533: SIGNS AND DISPLAYS

(CLASS D: MANUFACTURING)

Component	2004 Premium Rate Per \$100 Of Insurable Earnings		2003 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2004 Premium Rate		Percentage of 2003 Premium Rate	
A. NEW CLAIMS COST								
1. GROSS NEW CLAIMS COST	1.388		1.557					
2. Second Injury Enhancement Fund (SIEF)								
a. <i>minus</i> Relief	(0.202)		(0.211)					
b. <i>plus</i> Transfer Charge	0.289		0.345					
3. NET NEW CLAIMS COST	1.476	1.476	1.692	1.692	42%	1.692	46%	
B. OVERHEAD EXPENSES								
1. WSIB Administrative	0.454		0.502					
2. Legislative Obligations	0.079		0.092					
3. Accident Prevention	0.055		0.052					
4. TOTAL OVERHEAD EXPENSES	0.588		0.646					
a. <i>minus</i> Relief	0.000		0.000					
b. <i>plus</i> Transfer Charge	0.161		0.151					
5. NET OVERHEAD EXPENSES	0.749	0.749	0.797	0.797	21%	0.797	22%	
C. UNFUNDED LIABILITY		1.221		1.185	35%		33%	
D. (GAIN)/LOSS								
1. 1999 Accident Year	(0.007)		(0.017)					
2. 2000 Accident Year	(0.021)		(0.013)					
3. 2001 Accident Year	0.117		N/A					
	0.088	0.088	(0.030)	(0.030)	2%	(0.030)	-1%	
E. TOTAL PREMIUM RATE (A+B+C+D)	3.53		3.64		100%		100%	

2004 PREMIUM RATE COMPONENTS

RATE GROUP 538: SPORTING GOODS AND TOYS

(CLASS D: MANUFACTURING)

Component	2004 Premium Rate Per \$100 Of Insurable Earnings		2003 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2004 Premium Rate		Percentage of 2003 Premium Rate	
A. NEW CLAIMS COST								
1. GROSS NEW CLAIMS COST	1.870		2.184					
2. Second Injury Enhancement Fund (SIEF)								
a. <i>minus</i> Relief	(0.256)		(0.430)					
b. <i>plus</i> Transfer Charge	0.390		0.484					
3. NET NEW CLAIMS COST	2.004	2.004	2.238	2.238	43%	2.238	47%	
B. OVERHEAD EXPENSES								
1. WSIB Administrative	0.553		0.603					
2. Legislative Obligations	0.097		0.110					
3. Accident Prevention	0.068		0.063					
4. TOTAL OVERHEAD EXPENSES	0.717		0.776					
a. <i>minus</i> Relief	0.000		0.000					
b. <i>plus</i> Transfer Charge	0.211		0.272					
5. NET OVERHEAD EXPENSES	0.928	0.928	1.048	1.048	20%	1.048	22%	
C. UNFUNDED LIABILITY		1.658		1.568	35%		33%	
D. (GAIN)/LOSS								
1. 1999 Accident Year	(0.010)		(0.023)					
2. 2000 Accident Year	(0.029)		(0.017)					
3. 2001 Accident Year	0.159		N/A					
	0.119	0.119	(0.040)	(0.040)	3%	(0.040)	-1%	
E. TOTAL PREMIUM RATE (A+B+C+D)	4.71		4.81		100%	4.81	100%	

2004 PREMIUM RATE COMPONENTS

RATE GROUP 542: OTHER MANUFACTURED PRODUCTS

(CLASS D: MANUFACTURING)

Component	2004 Premium Rate Per \$100 Of Insurable Earnings		2003 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2004 Premium Rate		Percentage of 2003 Premium Rate	
A. NEW CLAIMS COST								
1. GROSS NEW CLAIMS COST	0.814		0.899					
2. Second Injury Enhancement Fund (SIEF)								
a. <i>minus</i> Relief	(0.094)		(0.110)					
b. <i>plus</i> Transfer Charge	0.170		0.199					
3. NET NEW CLAIMS COST	0.890	0.890	0.988	0.988	42%	46%		
B. OVERHEAD EXPENSES								
1. WSIB Administrative	0.344		0.371					
2. Legislative Obligations	0.059		0.066					
3. Accident Prevention	0.041		0.038					
4. TOTAL OVERHEAD EXPENSES	0.445		0.477					
a. <i>minus</i> Relief	0.000		(0.004)					
b. <i>plus</i> Transfer Charge	0.015		0.000					
5. NET OVERHEAD EXPENSES	0.460	0.460	0.473	0.473	21%	22%		
C. UNFUNDED LIABILITY		0.737		0.692	34%	32%		
D. (GAIN)/LOSS								
1. 1999 Accident Year	(0.004)		(0.010)					
2. 2000 Accident Year	(0.013)		(0.007)					
3. 2001 Accident Year	0.071		N/A					
	0.053	0.053	(0.018)	(0.018)	2%	-1%		
E. TOTAL PREMIUM RATE (A+B+C+D)	2.14		2.14		100%	100%		

2004 PREMIUM RATE COMPONENTS

CLASS D: MANUFACTURING

Component	2004 Premium Rate Per \$100 Of Insurable Earnings		2003 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2004 Premium Rate		Percentage of 2003 Premium Rate	
A. NEW CLAIMS COST								
1. GROSS NEW CLAIMS COST	0.891		0.960					
2. Second Injury Enhancement Fund (SIEF)								
a. <i>minus</i> Relief	(0.181)		(0.184)					
b. <i>plus</i> Transfer Charge	0.186		0.213					
3. NET NEW CLAIMS COST	0.897	0.897	0.990	0.990	42%	46%		
B. OVERHEAD EXPENSES								
1. WSIB Administrative	0.345		0.371					
2. Legislative Obligations	0.059		0.066					
3. Accident Prevention	0.041		0.038					
4. TOTAL OVERHEAD EXPENSES	0.446		0.478					
a. <i>minus</i> Relief	0.000		(0.004)					
b. <i>plus</i> Transfer Charge	0.012		0.000					
5. NET OVERHEAD EXPENSES	0.458	0.458	0.474	0.474	21%	22%		
C. UNFUNDED LIABILITY		0.742		0.693	35%	32%		
D. (GAIN)/LOSS								
1. 1999 Accident Year	(0.004)		(0.010)					
2. 2000 Accident Year	(0.013)		(0.007)					
3. 2001 Accident Year	0.071		N/A					
	0.054	0.054	(0.018)	(0.018)	3%	-1%		
E. TOTAL PREMIUM RATE (A+B+C+D)	2.15		2.14		100%	100%		

2004 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>2004 Premium Rate</u> (\$)
207	MEAT AND FISH PRODUCTS	1.705	0.838	1.411	0.101	4.06
210	POULTRY PRODUCTS	1.486	0.754	1.230	0.088	3.56
214	FRUIT AND VEGETABLE PRODUCTS	0.785	0.408	0.650	0.047	1.89
216	DAIRY PRODUCTS	0.650	0.342	0.538	0.039	1.57
220	OTHER BAKERY PRODUCTS	1.647	0.820	1.363	0.098	3.93
222	CONFECTIONERY	0.570	0.302	0.472	0.034	1.38
223	BISCUITS, SNACK FOODS AND OTHER FOOD PRODUCTS	0.804	0.417	0.665	0.048	1.93
226	CRUSHED AND GROUND FOODS	0.666	0.349	0.551	0.040	1.61
230	ALCOHOLIC BEVERAGES	0.510	0.272	0.422	0.031	1.24
231	SOFT DRINKS	0.986	0.508	0.816	0.059	2.37
237	TIRES AND TUBES	1.528	0.774	1.264	0.091	3.66
238	OTHER RUBBER PRODUCTS	1.131	0.579	0.936	0.067	2.71
258	FOAMED AND EXPANDED PLASTIC PRODUCTS	0.904	0.467	0.748	0.054	2.17
261	PLASTIC FILM AND SHEETING	0.755	0.393	0.625	0.045	1.82
263	OTHER PLASTIC PRODUCTS	1.322	0.673	1.094	0.079	3.17
273	TANNERIES AND LEATHER PRODUCTS	1.156	0.592	0.957	0.069	2.77
289	CLOTH, CARPETS AND TEXTILE PRODUCTS	1.581	0.801	1.309	0.094	3.79
301	CLOTHING, FIBRE AND YARN	0.760	0.396	0.629	0.045	1.83
308	MILLWORK AND OTHER WOOD INDUSTRIES	2.340	1.028	1.937	0.139	5.44
311	WOODEN CABINETS	1.998	0.926	1.653	0.119	4.70
312	WOODEN BOXES AND PALLETS	3.437	1.356	2.844	0.204	7.84
322	UPHOLSTERED FURNITURE	1.169	0.597	0.967	0.070	2.80
323	METAL FURNITURE	0.964	0.496	0.798	0.058	2.32
325	WOODEN AND OTHER NON-METAL FURNITURE	1.725	0.844	1.428	0.103	4.10

2004 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>2004 Premium Rate</u> (\$)
328	FURNITURE PARTS AND FIXTURES	1.478	0.750	1.223	0.088	3.54
333	PRINTING, PLATEMAKING AND BINDING	0.602	0.317	0.498	0.036	1.45
335	PUBLISHING	0.244	0.141	0.202	0.015	0.60
338	FOLDING CARTONS	0.734	0.383	0.608	0.044	1.77
341	PAPER PRODUCTS	0.961	0.495	0.795	0.057	2.31
352	STEEL AND OTHER SMELTING AND REFINING INDUSTRIES	0.852	0.440	0.705	0.051	2.05
358	FOUNDRIES	1.729	0.845	1.431	0.103	4.11
361	NON-FERROUS METAL INDUSTRIES	1.080	0.554	0.894	0.064	2.59
370	METAL TANKS	2.022	0.933	1.673	0.120	4.75
374	DOORS AND WINDOWS	1.533	0.778	1.269	0.091	3.67
375	STRUCTURAL AND ARCHITECTURAL PRODUCTS	1.722	0.843	1.425	0.102	4.09
377	COATING OF METAL PRODUCTS	1.663	0.826	1.376	0.099	3.96
379	HARDWARE, TOOLS AND CUTLERY	0.958	0.493	0.793	0.057	2.30
382	METAL DIES, MOULDS AND PATTERNS	0.680	0.356	0.563	0.041	1.64
383	HEATING, REFRIGERATION AND AIR CONDITIONING EQUIPMENT	0.950	0.490	0.786	0.057	2.28
385	MACHINE SHOPS	0.996	0.512	0.824	0.059	2.39
387	OTHER METAL FABRICATING INDUSTRIES	1.356	0.690	1.123	0.081	3.25
389	METAL CLOSURES AND CONTAINERS	1.118	0.573	0.925	0.067	2.68
390	OTHER STAMPED AND PRESSED METAL PRODUCTS	1.075	0.552	0.890	0.064	2.58
393	WIRE PRODUCTS	1.059	0.543	0.876	0.063	2.54
402	MAJOR APPLIANCES AND TRANSMISSION EQUIPMENT	0.834	0.432	0.690	0.050	2.01
403	OTHER MACHINERY AND EQUIPMENT	0.617	0.325	0.511	0.037	1.49
406	ELEVATORS AND ESCALATORS	1.125	0.576	0.931	0.067	2.70
408	BOILERS, PUMPS AND FANS	0.885	0.457	0.732	0.053	2.13

2004 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>2004 Premium Rate</u> (\$)
411	AGRICULTURAL, CONSTRUCTION AND MINING MACHINERY	1.292	0.659	1.070	0.077	3.10
417	AIRCRAFT MANUFACTURING	0.439	0.238	0.364	0.026	1.07
419	MOTOR VEHICLE ASSEMBLY	1.075	0.552	0.890	0.064	2.58
420	MOTOR VEHICLE ENGINE MANUFACTURING	0.610	0.322	0.505	0.037	1.47
421	OTHER MOTOR VEHICLE PARTS AND EQUIPMENT	1.075	0.552	0.890	0.064	2.58
424	MOTOR VEHICLE STAMPINGS	1.075	0.552	0.890	0.064	2.58
425	MOTOR VEHICLE WHEELS AND BRAKES	1.075	0.552	0.890	0.064	2.58
428	MOTOR VEHICLE FABRIC ACCESSORIES	0.955	0.492	0.790	0.057	2.29
432	TRUCKS, BUSES AND TRAILERS	1.394	0.708	1.153	0.083	3.34
442	RAILROAD ROLLING STOCK	0.958	0.493	0.793	0.057	2.30
460	LIGHTING AND SMALL ELECTRICAL APPLIANCES	0.893	0.461	0.739	0.053	2.15
466	COMMUNICATION AND ENERGY WIRE PRODUCTS	0.868	0.449	0.719	0.052	2.09
468	ELECTRONIC EQUIPMENT & OTHER COMMUNICATION DEVICES	0.116	0.078	0.096	0.007	0.30
477	INDUSTRIAL ELECTRICAL EQUIPMENT	0.476	0.255	0.394	0.029	1.15
485	BRICKS, CERAMICS AND ABRASIVES	1.637	0.817	1.354	0.097	3.91
496	CONCRETE PRODUCTS	2.219	0.992	1.836	0.132	5.18
497	READY-MIX CONCRETE	1.504	0.760	1.244	0.089	3.60
501	NON-METALLIC MINERAL PRODUCTS	1.009	0.518	0.835	0.060	2.42
502	GLASS PRODUCTS	0.990	0.509	0.819	0.059	2.38
507	PETROLEUM AND COAL PRODUCTS	0.328	0.183	0.272	0.020	0.80
512	RESINS, PAINT, INK AND ADHESIVES	0.609	0.322	0.504	0.037	1.47
514	PHARMACEUTICALS AND MEDICINES	0.203	0.121	0.168	0.012	0.50
517	SOAP AND TOILETRIES	0.495	0.265	0.410	0.030	1.20
524	CHEMICAL INDUSTRIES	0.498	0.266	0.412	0.030	1.21

2004 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>2004 Premium Rate</u> (\$)
529	JEWELRY AND INSTRUMENTS	0.405	0.220	0.335	0.024	0.98
533	SIGNS AND DISPLAYS	1.476	0.749	1.221	0.088	3.53
538	SPORTING GOODS AND TOYS	2.004	0.928	1.658	0.119	4.71
542	OTHER MANUFACTURED PRODUCTS	0.890	0.460	0.737	0.053	2.14
CLASS: D	MANUFACTURING	0.897	0.458	0.742	0.054	2.15



WSIB **2004**
Premium
Rates **MANUAL**

SECTION 6E

*Class E –
Supporting Documentation*

**2004 PREMIUM RATES
 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

RATE GROUP 551: AIR TRANSPORT INDUSTRIES

(CLASS E: TRANSPORTATION AND STORAGE)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	\$182,318,512	\$58,200	\$24,946	7,308	164	2.24%
1999	\$205,405,702	\$59,200	\$24,686	8,321	160	1.92%
2000	\$239,570,459	\$59,300	\$27,438	8,731	201	2.30%
2001	\$272,190,425	\$60,600	\$26,857	10,135	186	1.84%
2002	\$206,619,887	\$64,600	\$32,111	6,435	137	2.13%
2003	\$214,123,288	\$65,600	\$32,593	6,570	127	1.93%
2004	\$219,943,159	\$66,800	\$33,082	6,649	125	1.88%

**2004 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

RATE GROUP 553: AIR TRANSPORT SERVICES

(CLASS E: TRANSPORTATION AND STORAGE)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	\$219,863,168	\$58,200	\$22,192	9,907	209	2.11%
1999	\$240,660,221	\$59,200	\$23,902	10,069	226	2.24%
2000	\$249,760,549	\$59,300	\$26,515	9,420	204	2.17%
2001	\$276,099,962	\$60,600	\$25,883	10,667	180	1.69%
2002	\$307,873,833	\$64,600	\$29,635	10,389	175	1.68%
2003	\$319,054,271	\$65,600	\$30,080	10,607	174	1.64%
2004	\$327,726,166	\$66,800	\$30,531	10,734	172	1.60%

**2004 PREMIUM RATES
 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

RATE GROUP 560: WAREHOUSING

(CLASS E: TRANSPORTATION AND STORAGE)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	\$326,498,554	\$58,200	\$25,473	12,817	881	6.87%
1999	\$364,439,931	\$59,200	\$28,505	12,785	863	6.75%
2000	\$415,813,019	\$59,300	\$29,035	14,321	722	5.04%
2001	\$411,856,129	\$60,600	\$29,707	13,864	679	4.90%
2002	\$403,632,996	\$64,600	\$29,809	13,540	505	3.73%
2003	\$418,290,928	\$65,600	\$30,256	13,824	598	4.33%
2004	\$429,660,076	\$66,800	\$30,710	13,990	605	4.32%

**2004 PREMIUM RATES
 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

RATE GROUP 570: GENERAL TRUCKING

(CLASS E: TRANSPORTATION AND STORAGE)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	\$2,380,643,922	\$58,200	\$35,417	67,218	3,715	5.53%
1999	\$2,620,909,324	\$59,200	\$36,304	72,194	3,838	5.32%
2000	\$2,849,741,607	\$59,300	\$37,911	75,169	3,957	5.26%
2001	\$2,974,000,694	\$60,600	\$38,150	77,955	3,564	4.57%
2002	\$3,151,811,989	\$64,600	\$39,186	80,433	3,722	4.63%
2003	\$3,266,270,041	\$65,600	\$39,774	82,122	3,709	4.52%
2004	\$3,355,047,261	\$66,800	\$40,370	83,107	3,663	4.41%

**2004 PREMIUM RATES
 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

RATE GROUP 577: COURIER SERVICES

(CLASS E: TRANSPORTATION AND STORAGE)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	\$517,429,882	\$58,200	\$27,559	18,776	1,276	6.80%
1999	\$559,953,673	\$59,200	\$28,876	19,392	1,345	6.94%
2000	\$585,846,940	\$59,300	\$29,867	19,615	1,360	6.93%
2001	\$601,347,292	\$60,600	\$29,988	20,053	1,031	5.14%
2002	\$625,592,466	\$64,600	\$31,333	19,966	941	4.71%
2003	\$648,310,856	\$65,600	\$31,803	20,385	938	4.60%
2004	\$665,931,945	\$66,800	\$32,280	20,630	926	4.49%

2004 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION
RATE GROUP 580: MISCELLANEOUS TRANSPORT INDUSTRIES

(CLASS E: TRANSPORTATION AND STORAGE)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	\$212,547,116	\$58,200	\$32,653	6,509	243	3.73%
1999	\$223,045,654	\$59,200	\$32,769	6,807	263	3.86%
2000	\$253,147,236	\$59,300	\$34,480	7,342	327	4.45%
2001	\$265,756,515	\$60,600	\$33,817	7,859	296	3.77%
2002	\$274,087,749	\$64,600	\$34,300	7,991	306	3.83%
2003	\$284,041,246	\$65,600	\$34,815	8,159	305	3.74%
2004	\$291,761,487	\$66,800	\$35,337	8,257	301	3.65%

**2004 PREMIUM RATES
 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

RATE GROUP 584: SCHOOL BUSES

(CLASS E: TRANSPORTATION AND STORAGE)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	\$207,295,793	\$58,200	\$17,882	11,592	201	1.73%
1999	\$220,707,660	\$59,200	\$18,646	11,836	223	1.88%
2000	\$223,113,385	\$59,300	\$17,553	12,711	202	1.59%
2001	\$233,501,567	\$60,600	\$20,562	11,356	198	1.74%
2002	\$249,551,634	\$64,600	\$18,847	13,241	239	1.80%
2003	\$258,614,102	\$65,600	\$19,130	13,519	238	1.76%
2004	\$265,643,233	\$66,800	\$19,417	13,681	235	1.72%

**2004 PREMIUM RATES
 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

RATE GROUP 590: AMBULANCE SERVICES

(CLASS E: TRANSPORTATION AND STORAGE)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	\$69,729,873	\$58,200	\$40,085	1,740	214	12.30%
1999	\$72,391,199	\$59,200	\$41,208	1,757	216	12.29%
2000	\$68,793,207	\$59,300	\$41,728	1,649	167	10.13%
2001	\$111,522,391	\$60,600	\$43,986	2,535	210	8.28%
2002	\$127,635,104	\$64,600	\$47,137	2,708	264	9.75%
2003	\$132,270,173	\$65,600	\$47,844	2,765	242	8.75%
2004	\$135,865,276	\$66,800	\$48,562	2,798	239	8.54%

**2004 PREMIUM RATES
 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

CLASS E: TRANSPORTATION AND STORAGE

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	\$4,116,326,820	\$58,200	\$30,297	135,867	6,903	5.08%
1999	\$4,507,513,364	\$59,200	\$31,486	143,161	7,134	4.98%
2000	\$4,885,786,402	\$59,300	\$32,800	148,958	7,140	4.79%
2001	\$5,146,274,975	\$60,600	\$33,326	154,424	6,344	4.11%
2002	\$5,346,805,658	\$64,600	\$34,562	154,703	6,289	4.07%
2003	\$5,540,974,905	\$65,600	\$35,080	157,951	6,331	4.01%
2004	\$5,691,578,603	\$66,800	\$35,607	159,846	6,266	3.92%

2004 PREMIUM RATES

NEW CLAIMS COST BY RATE GROUP

<u>Rate Group</u>	<u>Description</u>	<u>2004 New Claims Cost</u>		<u>2004 Premium</u>
		<u>Cost Index *</u> <u>(%)</u>	<u>Cost per LTI</u> <u>(\$)</u>	<u>Rate</u> <u>(\$)</u>
551	AIR TRANSPORT INDUSTRIES	58%	10,768	1.66
553	AIR TRANSPORT SERVICES	44%	8,249	1.12
560	WAREHOUSING	47%	8,716	2.80
570	GENERAL TRUCKING	130%	24,260	5.83
577	COURIER SERVICES	47%	8,795	2.75
580	MISCELLANEOUS TRANSPORT INDUSTRIES	94%	17,603	4.15
584	SCHOOL BUSES	71%	13,366	2.60
590	AMBULANCE SERVICES	84%	15,642	6.29
CLASS: E TRANSPORTATION AND STORAGE			18,708	4.58

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

2004 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.1 WSIB Administrative			
	WSIB Administrative	0.312	0.314
	Total	0.312	0.314
B.2 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	0.003	0.003
	Total	0.023	0.023
B.3 Accident Prevention			
		0.000	0.000
	Total	0.336	0.338
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.002	
B.5 NET OVERHEAD EXPENSES		0.338	

2004 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.1 WSIB Administrative			
	WSIB Administrative	0.268	0.211
	Total	0.268	0.211
B.2 Legislative Obligations			
	WSIAT	0.010	0.008
	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	0.003	0.002
	Total	0.020	0.016
B.3 Accident Prevention			
		0.000	0.000
	Total	0.289	0.228
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	(0.061)	
	b) plus Transfer Charge	0.000	
B.5 NET OVERHEAD EXPENSES		0.228	

2004 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 Relief/Transfer</u>	<u>After Relief/Transfer</u>
B.1 WSIB Administrative			
	WSIB Administrative	0.401	0.478
	Total	0.401	0.478
B.2 Legislative Obligations			
	WSIAT	0.015	0.018
	Office of Worker Advisor	0.007	0.008
	Office of Employer Advisor	0.003	0.004
	OHSA	0.039	0.046
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.004	0.005
	Total	0.068	0.081
B.3 Accident Prevention			
	THSAO	0.048	0.048
	Total	0.518	0.608
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.090	
B.5 NET OVERHEAD EXPENSES		0.608	

2004 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 Relief/Transfer</u>	<u>After Relief/Transfer</u>
B.1 WSIB Administrative			
	WSIB Administrative	0.666	0.893
	Total	0.666	0.893
B.2 Legislative Obligations			
	WSIAT	0.025	0.034
	Office of Worker Advisor	0.012	0.016
	Office of Employer Advisor	0.004	0.005
	OHSA	0.000	0.000
	Mine Rescue	0.000	0.000
	Program Administration	0.001	0.001
	Institute of Work & Health	0.007	0.009
	Total	0.049	0.066
B.3 Accident Prevention			
	THSAO	0.069	0.069
	Total	0.784	1.028
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.244	
		1.028	
B.5 NET OVERHEAD EXPENSES		1.028	

2004 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 Relief/Transfer</u>	<u>After Relief/Transfer</u>
B.1 WSIB Administrative			
	WSIB Administrative	0.396	0.468
	Total	0.396	0.468
B.2 Legislative Obligations			
	WSIAT	0.015	0.018
	Office of Worker Advisor	0.007	0.008
	Office of Employer Advisor	0.003	0.004
	OHSA	0.039	0.046
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.004	0.005
	Total	0.068	0.080
B.3 Accident Prevention			
	THSAO	0.048	0.048
	Total	0.512	0.596
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.084	
B.5 NET OVERHEAD EXPENSES		0.596	

2004 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.1 WSIB Administrative			
	WSIB Administrative	0.522	0.710
	Total	0.522	0.710
B.2 Legislative Obligations			
	WSIAT	0.019	0.026
	Office of Worker Advisor	0.009	0.012
	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	0.005	0.007
	Total	0.037	0.050
B.3 Accident Prevention			
		0.000	0.000
	Total	0.561	0.762
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.201	
B.5 NET OVERHEAD EXPENSES		0.762	

2004 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 Relief/Transfer</u>	<u>After Relief/Transfer</u>
B.1 WSIB Administrative			
	WSIB Administrative	0.384	0.442
	Total	0.384	0.442
B.2 Legislative Obligations			
	WSIAT	0.014	0.016
	Office of Worker Advisor	0.007	0.008
	Office of Employer Advisor	0.003	0.003
	OHSA	0.038	0.044
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.004	0.005
	Total	0.066	0.076
B.3 Accident Prevention			
	THSAO	0.047	0.047
	Total	0.498	0.566
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.068	
B.5 NET OVERHEAD EXPENSES		0.566	

2004 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 Relief/Transfer</u>	<u>After Relief/Transfer</u>
B.1 WSIB Administrative			
	WSIB Administrative	0.701	0.918
	Total	0.701	0.918
B.2 Legislative Obligations			
	WSIAT	0.026	0.034
	Office of Worker Advisor	0.013	0.017
	Office of Employer Advisor	0.005	0.007
	OHSA	0.069	0.090
	Mine Rescue	0.000	0.000
	Program Administration	0.001	0.001
	Institute of Work & Health	0.007	0.009
	Total	0.121	0.158
B.3 Accident Prevention			
	THSAO	0.071	0.071
	Total	0.893	1.147
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.254	
B.5 NET OVERHEAD EXPENSES		1.147	

2004 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

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.1 WSIB Administrative			
	WSIB Administrative	0.558	0.721
	Total	0.558	0.721
B.2 Legislative Obligations			
	WSIAT	0.021	0.027
	Office of Worker Advisor	0.010	0.013
	Office of Employer Advisor	0.004	0.005
	OHSA	0.011	0.013
	Mine Rescue	0.000	0.000
	Program Administration	0.001	0.001
	Institute of Work & Health	0.006	0.007
	Total	0.053	0.066
B.3 Accident Prevention			
		0.054	0.054
	Total	0.664	0.841
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.177	
B.5 NET OVERHEAD EXPENSES		0.841	

2004 PREMIUM RATE COMPONENTS

RATE GROUP 551: AIR TRANSPORT INDUSTRIES

(CLASS E: TRANSPORTATION AND STORAGE)

Component	2004 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2004 Premium Rate	2003 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	0.621		0.714	
2. Second Injury Enhancement Fund (SIEF)				
a. <i>minus</i> Relief	(0.033)		(0.066)	
b. <i>plus</i> Transfer Charge	0.129		0.158	
3. NET NEW CLAIMS COST	0.718	0.718	0.807	0.807
		43%		47%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.312		0.337	
2. Legislative Obligations	0.023		0.028	
3. Accident Prevention	0.000		0.000	
4. TOTAL OVERHEAD EXPENSES	0.336		0.366	
a. <i>minus</i> Relief	0.000		(0.011)	
b. <i>plus</i> Transfer Charge	0.002		0.000	
5. NET OVERHEAD EXPENSES	0.338	0.338	0.355	0.355
		20%		21%
C. UNFUNDED LIABILITY				
		0.590		0.565
		36%		33%
D. (GAIN)/LOSS				
1. 1999 Accident Year	0.000		(0.003)	
2. 2000 Accident Year	0.000		0.004	
3. 2001 Accident Year	0.017		N/A	
	0.017	0.017	0.001	0.001
		1%		0%
E. TOTAL PREMIUM RATE (A+B+C+D)				
	1.66		1.73	
		100%		100%

2004 PREMIUM RATE COMPONENTS

RATE GROUP 553: AIR TRANSPORT SERVICES

(CLASS E: TRANSPORTATION AND STORAGE)

Component	2004 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2004 Premium Rate	2003 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	0.439		0.550	
2. Second Injury Enhancement Fund (SIEF)				
a. <i>minus</i> Relief	(0.048)		(0.089)	
b. <i>plus</i> Transfer Charge	0.092		0.122	
3. NET NEW CLAIMS COST	0.484	0.484	0.584	0.584
		43%		47%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.268		0.296	
2. Legislative Obligations	0.020		0.025	
3. Accident Prevention	0.000		0.000	
4. TOTAL OVERHEAD EXPENSES	0.289		0.322	
a. <i>minus</i> Relief	(0.061)		(0.065)	
b. <i>plus</i> Transfer Charge	0.000		0.000	
5. NET OVERHEAD EXPENSES	0.228	0.228	0.257	0.257
		20%		21%
C. UNFUNDED LIABILITY				
		0.397		0.409
		35%		33%
D. (GAIN)/LOSS				
1. 1999 Accident Year	0.000		(0.002)	
2. 2000 Accident Year	0.000		0.003	
3. 2001 Accident Year	0.011		N/A	
	0.011	0.011	0.001	0.001
		1%		0%
E. TOTAL PREMIUM RATE (A+B+C+D)				
	<u>1.12</u>	<u>100%</u>	<u>1.25</u>	<u>100%</u>

2004 PREMIUM RATE COMPONENTS

RATE GROUP 560: WAREHOUSING

(CLASS E: TRANSPORTATION AND STORAGE)

Component	2004 Premium Rate Per \$100 Of Insurable Earnings		2003 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2004 Premium Rate		Percentage of 2003 Premium Rate	
A. NEW CLAIMS COST								
1. GROSS NEW CLAIMS COST	1.246		1.414					
2. Second Injury Enhancement Fund (SIEF)								
a. <i>minus</i> Relief	(0.316)		(0.444)					
b. <i>plus</i> Transfer Charge	0.260		0.313					
3. NET NEW CLAIMS COST	1.190	1.190	1.284	1.284	43%	1.284	1.284	46%
B. OVERHEAD EXPENSES								
1. WSIB Administrative	0.401		0.426					
2. Legislative Obligations	0.068		0.077					
3. Accident Prevention	0.048		0.047					
4. TOTAL OVERHEAD EXPENSES	0.518		0.550					
a. <i>minus</i> Relief	0.000		0.000					
b. <i>plus</i> Transfer Charge	0.090		0.062					
5. NET OVERHEAD EXPENSES	0.608	0.608	0.612	0.612	22%	0.612	0.612	22%
C. UNFUNDED LIABILITY		0.977		0.899	35%		0.899	32%
D. (GAIN)/LOSS								
1. 1999 Accident Year	(0.001)		(0.005)					
2. 2000 Accident Year	0.002		0.006					
3. 2001 Accident Year	0.027		N/A					
	0.027	0.027	0.001	0.001	1%	0.001	0.001	0%
E. TOTAL PREMIUM RATE (A+B+C+D)	2.80		2.80		100%		2.80	100%

2004 PREMIUM RATE COMPONENTS

RATE GROUP 570: GENERAL TRUCKING

(CLASS E: TRANSPORTATION AND STORAGE)

Component	2004 Premium Rate Per \$100 Of Insurable Earnings		2003 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2004 Premium Rate		Percentage of 2003 Premium Rate	
A. NEW CLAIMS COST								
1. GROSS NEW CLAIMS COST	2.688		2.991					
2. Second Injury Enhancement Fund (SIEF)								
a. <i>minus</i> Relief	(0.645)		(0.910)					
b. <i>plus</i> Transfer Charge	0.560		0.663					
3. NET NEW CLAIMS COST	2.604	2.604	2.745	2.745	45%	46%		
B. OVERHEAD EXPENSES								
1. WSIB Administrative	0.666		0.697					
2. Legislative Obligations	0.049		0.059					
3. Accident Prevention	0.069		0.067					
4. TOTAL OVERHEAD EXPENSES	0.784		0.824					
a. <i>minus</i> Relief	0.000		0.000					
b. <i>plus</i> Transfer Charge	0.244		0.451					
5. NET OVERHEAD EXPENSES	1.028	1.028	1.275	1.275	18%	21%		
C. UNFUNDED LIABILITY		2.137		1.922	37%	32%		
D. (GAIN)/LOSS								
1. 1999 Accident Year	(0.002)		(0.011)					
2. 2000 Accident Year	0.004		0.012					
3. 2001 Accident Year	0.059		N/A					
	0.059	0.059	0.001	0.001	1%	0%		
E. TOTAL PREMIUM RATE (A+B+C+D)	5.83		5.94		100%	100%		

2004 PREMIUM RATE COMPONENTS

RATE GROUP 577: COURIER SERVICES

(CLASS E: TRANSPORTATION AND STORAGE)

Component	2004 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2004 Premium Rate	2003 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	1.241		1.496	
2. Second Injury Enhancement Fund (SIEF)				
a. <i>minus</i> Relief	(0.335)		(0.550)	
b. <i>plus</i> Transfer Charge	0.259		0.331	
3. NET NEW CLAIMS COST	1.166	1.166	1.278	1.278
		42%		46%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.396		0.425	
2. Legislative Obligations	0.068		0.076	
3. Accident Prevention	0.048		0.047	
4. TOTAL OVERHEAD EXPENSES	0.512		0.548	
a. <i>minus</i> Relief	0.000		0.000	
b. <i>plus</i> Transfer Charge	0.084		0.061	
5. NET OVERHEAD EXPENSES	0.596	0.596	0.609	0.609
		22%		22%
C. UNFUNDED LIABILITY		0.957		0.895
		35%		32%
D. (GAIN)/LOSS				
1. 1999 Accident Year	(0.001)		(0.005)	
2. 2000 Accident Year	0.002		0.006	
3. 2001 Accident Year	0.027		N/A	
	0.027	0.027	0.001	0.001
		1%		0%
E. TOTAL PREMIUM RATE (A+B+C+D)	2.75		2.78	
		100%		100%

2004 PREMIUM RATE COMPONENTS

RATE GROUP 580: MISCELLANEOUS TRANSPORT INDUSTRIES

(CLASS E: TRANSPORTATION AND STORAGE)

Component	2004 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2004 Premium Rate	2003 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	1.843		2.082	
2. Second Injury Enhancement Fund (SIEF)				
a. <i>minus</i> Relief	(0.391)		(0.535)	
b. <i>plus</i> Transfer Charge	0.384		0.462	
3. NET NEW CLAIMS COST	<u>1.837</u>	1.837	<u>2.009</u>	2.009
		44%		47%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.522		0.560	
2. Legislative Obligations	0.037		0.047	
3. Accident Prevention	0.000		0.000	
4. TOTAL OVERHEAD EXPENSES	<u>0.561</u>		<u>0.608</u>	
a. <i>minus</i> Relief	0.000		0.000	
b. <i>plus</i> Transfer Charge	0.201		0.276	
5. NET OVERHEAD EXPENSES	<u>0.762</u>	0.762	<u>0.884</u>	0.884
		18%		21%
C. UNFUNDED LIABILITY				
		1.508		1.407
		36%		33%
D. (GAIN)/LOSS				
1. 1999 Accident Year	(0.002)		(0.008)	
2. 2000 Accident Year	0.003		0.009	
3. 2001 Accident Year	0.042		N/A	
	<u>0.042</u>	0.042	<u>0.001</u>	0.001
		1%		0%
E. TOTAL PREMIUM RATE (A+B+C+D)				
	<u><u>4.15</u></u>	<u>100%</u>	<u><u>4.30</u></u>	<u>100%</u>

2004 PREMIUM RATE COMPONENTS

RATE GROUP 584: SCHOOL BUSES

(CLASS E: TRANSPORTATION AND STORAGE)

Component	2004 Premium Rate Per \$100 Of Insurable Earnings		2003 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2004 Premium Rate		Percentage of 2003 Premium Rate	
A. NEW CLAIMS COST								
1. GROSS NEW CLAIMS COST	1.200		1.269					
2. Second Injury Enhancement Fund (SIEF)								
a. <i>minus</i> Relief	(0.348)		(0.371)					
b. <i>plus</i> Transfer Charge	0.250		0.281					
3. NET NEW CLAIMS COST	1.103	1.103	1.180	1.180	42%	46%		
B. OVERHEAD EXPENSES								
1. WSIB Administrative	0.384		0.407					
2. Legislative Obligations	0.066		0.073					
3. Accident Prevention	0.047		0.046					
4. TOTAL OVERHEAD EXPENSES	0.498		0.526					
a. <i>minus</i> Relief	0.000		0.000					
b. <i>plus</i> Transfer Charge	0.068		0.039					
5. NET OVERHEAD EXPENSES	0.566	0.566	0.565	0.565	22%	22%		
C. UNFUNDED LIABILITY		0.905		0.826	35%	32%		
D. (GAIN)/LOSS								
1. 1999 Accident Year	(0.001)		(0.004)					
2. 2000 Accident Year	0.002		0.006					
3. 2001 Accident Year	0.025		N/A					
	0.025	0.025	0.001	0.001	1%	0%		
E. TOTAL PREMIUM RATE (A+B+C+D)	2.60		2.57		100%	100%		

2004 PREMIUM RATE COMPONENTS

RATE GROUP 590: AMBULANCE SERVICES

(CLASS E: TRANSPORTATION AND STORAGE)

Component	2004 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2004 Premium Rate	2003 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	2.793		3.095	
2. Second Injury Enhancement Fund (SIEF)				
a. <i>minus</i> Relief	(0.586)		(0.764)	
b. <i>plus</i> Transfer Charge	0.582		0.686	
3. NET NEW CLAIMS COST	2.790	2.790	3.017	3.017
		44%		46%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.701		0.747	
2. Legislative Obligations	0.121		0.136	
3. Accident Prevention	0.071		0.071	
4. TOTAL OVERHEAD EXPENSES	0.893		0.955	
a. <i>minus</i> Relief	0.000		0.000	
b. <i>plus</i> Transfer Charge	0.254		0.444	
5. NET OVERHEAD EXPENSES	1.147	1.147	1.399	1.399
		18%		21%
C. UNFUNDED LIABILITY				
		2.289		2.113
				32%
D. (GAIN)/LOSS				
1. 1999 Accident Year	(0.003)		(0.012)	
2. 2000 Accident Year	0.004		0.014	
3. 2001 Accident Year	0.063		N/A	
	0.063	0.063	0.001	0.001
		1%		0%
E. TOTAL PREMIUM RATE (A+B+C+D)				
	6.29	100%	6.53	100%

2004 PREMIUM RATE COMPONENTS

CLASS E: TRANSPORTATION AND STORAGE

Component	2004 Premium Rate Per \$100 Of Insurable Earnings		2003 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2004 Premium Rate		Percentage of 2003 Premium Rate	
A. NEW CLAIMS COST								
1. GROSS NEW CLAIMS COST	2.091		2.314					
2. Second Injury Enhancement Fund (SIEF)								
a. <i>minus</i> Relief	(0.497)		(0.695)					
b. <i>plus</i> Transfer Charge	0.436		0.513					
3. NET NEW CLAIMS COST	2.029	2.029	2.132	2.132	44%		46%	
B. OVERHEAD EXPENSES								
1. WSIB Administrative	0.558		0.583					
2. Legislative Obligations	0.053		0.061					
3. Accident Prevention	0.054		0.052					
4. TOTAL OVERHEAD EXPENSES	0.664		0.696					
a. <i>minus</i> Relief	0.000		0.000					
b. <i>plus</i> Transfer Charge	0.177		0.294					
5. NET OVERHEAD EXPENSES	0.841	0.841	0.990	0.990	18%		21%	
C. UNFUNDED LIABILITY								
		1.665		1.493	36%		32%	
D. (GAIN)/LOSS								
1. 1999 Accident Year	(0.002)		(0.008)					
2. 2000 Accident Year	0.003		0.010					
3. 2001 Accident Year	0.046		N/A					
	0.046	0.046	0.001	0.001	1%		0%	
E. TOTAL PREMIUM RATE (A+B+C+D)								
	4.58		4.62		100%		100%	

2004 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>2004 Premium Rate</u> (\$)
551	AIR TRANSPORT INDUSTRIES	0.718	0.338	0.590	0.017	1.66
553	AIR TRANSPORT SERVICES	0.484	0.228	0.397	0.011	1.12
560	WAREHOUSING	1.190	0.608	0.977	0.027	2.80
570	GENERAL TRUCKING	2.604	1.028	2.137	0.059	5.83
577	COURIER SERVICES	1.166	0.596	0.957	0.027	2.75
580	MISCELLANEOUS TRANSPORT INDUSTRIES	1.837	0.762	1.508	0.042	4.15
584	SCHOOL BUSES	1.103	0.566	0.905	0.025	2.60
590	AMBULANCE SERVICES	2.790	1.147	2.289	0.063	6.29
CLASS: E	TRANSPORTATION AND STORAGE	2.029	0.841	1.665	0.046	4.58



WSIB **2004**
Premium
Rates **MANUAL**

SECTION 6F

*Class F –
Supporting Documentation*

**2004 PREMIUM RATES
 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

RATE GROUP 604: FOOD, SALES

(CLASS F: RETAIL AND WHOLESALE TRADES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	\$2,330,714,850	\$58,200	\$21,415	108,833	3,880	3.57%
1999	\$2,430,841,698	\$59,200	\$21,892	111,039	3,643	3.28%
2000	\$2,574,714,970	\$59,300	\$21,454	120,013	4,157	3.46%
2001	\$2,747,651,086	\$60,600	\$22,108	124,284	4,046	3.26%
2002	\$2,950,645,050	\$64,600	\$23,581	125,129	4,213	3.37%
2003	\$3,069,848,159	\$65,600	\$24,029	127,757	4,198	3.29%
2004	\$3,175,107,113	\$66,800	\$24,414	130,057	4,171	3.21%

**2004 PREMIUM RATES
 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

RATE GROUP 606: GROCERY AND CONVENIENCE STORES

(CLASS F: RETAIL AND WHOLESALE TRADES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	\$346,168,403	\$58,200	\$15,299	22,627	329	1.45%
1999	\$345,412,711	\$59,200	\$15,559	22,200	312	1.41%
2000	\$310,302,296	\$59,300	\$16,720	18,559	246	1.33%
2001	\$307,443,624	\$60,600	\$17,829	17,244	241	1.40%
2002	\$321,061,891	\$64,600	\$18,447	17,404	203	1.17%
2003	\$334,032,470	\$65,600	\$18,797	17,769	228	1.28%
2004	\$345,485,776	\$66,800	\$19,098	18,089	232	1.28%

**2004 PREMIUM RATES
 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

RATE GROUP 607: SPECIALTY FOOD STORES

(CLASS F: RETAIL AND WHOLESALE TRADES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	\$96,551,591	\$58,200	\$17,882	5,399	128	2.37%
1999	\$104,089,643	\$59,200	\$17,871	5,825	127	2.18%
2000	\$101,231,521	\$59,300	\$17,435	5,806	138	2.38%
2001	\$96,044,757	\$60,600	\$17,209	5,581	114	2.04%
2002	\$103,271,042	\$64,600	\$19,977	5,169	99	1.92%
2003	\$107,443,089	\$65,600	\$20,357	5,278	99	1.88%
2004	\$111,127,097	\$66,800	\$20,682	5,373	98	1.82%

**2004 PREMIUM RATES
 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

RATE GROUP 608: BEER STORES

(CLASS F: RETAIL AND WHOLESALE TRADES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	\$118,591,592	\$58,200	\$39,935	2,970	217	7.31%
1999	\$123,585,608	\$59,200	\$39,268	3,147	202	6.42%
2000	\$121,417,446	\$59,300	\$38,233	3,176	192	6.05%
2001	\$125,685,525	\$60,600	\$38,437	3,270	233	7.13%
2002	\$129,212,101	\$64,600	\$39,382	3,281	228	6.95%
2003	\$134,432,141	\$65,600	\$40,130	3,350	227	6.78%
2004	\$139,041,550	\$66,800	\$40,772	3,410	226	6.63%

**2004 PREMIUM RATES
 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

RATE GROUP 612: AGRICULTURAL PRODUCTS, SALES

(CLASS F: RETAIL AND WHOLESALE TRADES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	\$198,591,691	\$58,200	\$26,450	7,508	154	2.05%
1999	\$207,019,891	\$59,200	\$27,188	7,614	165	2.17%
2000	\$221,786,858	\$59,300	\$28,596	7,756	178	2.29%
2001	\$231,209,465	\$60,600	\$28,709	8,054	180	2.23%
2002	\$234,175,179	\$64,600	\$30,070	7,788	165	2.12%
2003	\$243,635,622	\$65,600	\$30,641	7,952	164	2.06%
2004	\$251,989,400	\$66,800	\$31,132	8,095	163	2.01%

**2004 PREMIUM RATES
 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

RATE GROUP 630: VEHICLE SERVICES AND REPAIRS

(CLASS F: RETAIL AND WHOLESALE TRADES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	\$1,734,815,913	\$58,200	\$33,527	51,744	2,363	4.57%
1999	\$1,821,640,128	\$59,200	\$34,416	52,929	2,376	4.49%
2000	\$1,924,101,235	\$59,300	\$35,036	54,918	2,476	4.51%
2001	\$2,032,950,413	\$60,600	\$36,844	55,177	2,369	4.29%
2002	\$2,167,837,489	\$64,600	\$36,906	58,739	2,290	3.90%
2003	\$2,255,415,956	\$65,600	\$37,607	59,973	2,282	3.81%
2004	\$2,332,749,658	\$66,800	\$38,209	61,053	2,267	3.71%

**2004 PREMIUM RATES
 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

RATE GROUP 633: PETROLEUM PRODUCTS, SALES

(CLASS F: RETAIL AND WHOLESALE TRADES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	\$318,819,546	\$58,200	\$23,135	13,781	202	1.47%
1999	\$328,847,386	\$59,200	\$23,414	14,045	200	1.42%
2000	\$334,327,783	\$59,300	\$27,003	12,381	239	1.93%
2001	\$351,578,362	\$60,600	\$27,413	12,825	188	1.47%
2002	\$375,698,838	\$64,600	\$27,291	13,766	224	1.63%
2003	\$390,876,695	\$65,600	\$27,810	14,055	223	1.59%
2004	\$404,279,075	\$66,800	\$28,254	14,308	222	1.55%

**2004 PREMIUM RATES
 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

RATE GROUP 636: OTHER SALES

(CLASS F: RETAIL AND WHOLESALE TRADES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	\$6,396,271,270	\$58,200	\$20,755	308,175	4,780	1.55%
1999	\$6,774,383,597	\$59,200	\$21,371	316,982	5,273	1.66%
2000	\$7,189,136,439	\$59,300	\$21,776	330,142	5,534	1.68%
2001	\$7,367,956,083	\$60,600	\$22,152	332,608	5,234	1.57%
2002	\$7,716,988,900	\$64,600	\$22,389	344,674	5,212	1.51%
2003	\$8,028,747,535	\$65,600	\$22,814	351,912	5,194	1.48%
2004	\$8,304,037,230	\$66,800	\$23,179	358,246	5,160	1.44%

**2004 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

RATE GROUP 638: PHARMACIES

(CLASS F: RETAIL AND WHOLESALE TRADES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	\$1,111,367,538	\$58,200	\$20,310	54,719	355	0.65%
1999	\$1,166,662,239	\$59,200	\$22,087	52,821	388	0.73%
2000	\$1,240,902,229	\$59,300	\$22,492	55,171	327	0.59%
2001	\$1,345,212,490	\$60,600	\$23,889	56,312	321	0.57%
2002	\$1,461,483,047	\$64,600	\$24,115	60,606	325	0.54%
2003	\$1,520,525,501	\$65,600	\$24,573	61,879	324	0.52%
2004	\$1,572,661,279	\$66,800	\$24,966	62,993	322	0.51%

**2004 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>
1998	\$831,613,036	\$58,200	\$18,789	44,261	513	1.16%
1999	\$885,131,424	\$59,200	\$20,378	43,435	524	1.21%
2000	\$967,608,178	\$59,300	\$20,340	47,572	644	1.35%
2001	\$999,714,976	\$60,600	\$20,356	49,112	533	1.09%
2002	\$1,060,479,753	\$64,600	\$20,148	52,636	552	1.05%
2003	\$1,103,322,075	\$65,600	\$20,531	53,741	550	1.02%
2004	\$1,141,152,782	\$66,800	\$20,859	54,708	547	1.00%

**2004 PREMIUM RATES
 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

RATE GROUP 657: AUTOMOBILE AND TRUCK DEALERS

(CLASS F: RETAIL AND WHOLESALE TRADES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	\$983,775,391	\$58,200	\$29,431	33,426	292	0.87%
1999	\$1,069,735,406	\$59,200	\$28,313	37,782	314	0.83%
2000	\$1,128,204,048	\$59,300	\$29,280	38,531	300	0.78%
2001	\$1,159,504,916	\$60,600	\$28,500	40,685	305	0.75%
2002	\$1,258,077,054	\$64,600	\$30,763	40,895	268	0.66%
2003	\$1,308,902,109	\$65,600	\$31,348	41,754	267	0.64%
2004	\$1,353,781,744	\$66,800	\$31,849	42,506	265	0.62%

**2004 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>
1998	\$2,006,773,046	\$58,200	\$28,176	71,223	458	0.64%
1999	\$2,239,517,011	\$59,200	\$28,881	77,544	498	0.64%
2000	\$2,418,998,791	\$59,300	\$29,914	80,864	453	0.56%
2001	\$2,506,927,820	\$60,600	\$30,636	81,829	407	0.50%
2002	\$2,367,211,411	\$64,600	\$31,094	76,131	393	0.52%
2003	\$2,462,844,385	\$65,600	\$31,685	77,730	392	0.50%
2004	\$2,547,290,393	\$66,800	\$32,192	79,129	389	0.49%

2004 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION
RATE GROUP 670: MACHINERY AND OTHER VEHICLES, SALES

(CLASS F: RETAIL AND WHOLESALE TRADES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	\$1,180,281,168	\$58,200	\$31,275	37,739	839	2.22%
1999	\$1,265,138,148	\$59,200	\$33,227	38,076	880	2.31%
2000	\$1,355,073,538	\$59,300	\$33,908	39,963	864	2.16%
2001	\$1,393,105,713	\$60,600	\$35,443	39,306	873	2.22%
2002	\$1,427,009,011	\$64,600	\$35,625	40,056	776	1.94%
2003	\$1,484,658,748	\$65,600	\$36,302	40,897	773	1.89%
2004	\$1,535,564,727	\$66,800	\$36,883	41,633	768	1.84%

**2004 PREMIUM RATES
 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

RATE GROUP 681: LUMBER AND BUILDERS SUPPLY

(CLASS F: RETAIL AND WHOLESALE TRADES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	\$602,754,136	\$58,200	\$23,403	25,755	879	3.41%
1999	\$680,106,658	\$59,200	\$24,410	27,862	1,010	3.63%
2000	\$727,748,695	\$59,300	\$25,023	29,084	1,164	4.00%
2001	\$784,442,403	\$60,600	\$25,944	30,236	1,247	4.12%
2002	\$835,819,108	\$64,600	\$24,925	33,533	1,301	3.88%
2003	\$869,585,364	\$65,600	\$25,399	34,237	1,296	3.79%
2004	\$899,401,707	\$66,800	\$25,805	34,853	1,288	3.70%

**2004 PREMIUM RATES
 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

RATE GROUP 685: METAL PRODUCTS, WHOLESALE

(CLASS F: RETAIL AND WHOLESALE TRADES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	\$170,237,212	\$58,200	\$28,721	5,927	183	3.09%
1999	\$186,057,616	\$59,200	\$30,738	6,053	198	3.27%
2000	\$155,623,124	\$59,300	\$32,533	4,784	193	4.03%
2001	\$140,279,798	\$60,600	\$33,291	4,214	167	3.96%
2002	\$132,614,620	\$64,600	\$33,071	4,010	163	4.06%
2003	\$137,972,118	\$65,600	\$33,699	4,094	162	3.96%
2004	\$142,702,906	\$66,800	\$34,239	4,168	161	3.86%

**2004 PREMIUM RATES
 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

RATE GROUP 689: WASTE MATERIALS RECYCLING

(CLASS F: RETAIL AND WHOLESALE TRADES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	\$127,970,247	\$58,200	\$27,628	4,632	274	5.92%
1999	\$119,317,433	\$59,200	\$27,345	4,363	306	7.01%
2000	\$134,369,492	\$59,300	\$28,238	4,758	272	5.72%
2001	\$134,646,037	\$60,600	\$29,902	4,503	263	5.84%
2002	\$143,570,761	\$64,600	\$31,263	4,592	268	5.84%
2003	\$149,370,876	\$65,600	\$31,857	4,688	267	5.70%
2004	\$154,492,505	\$66,800	\$32,367	4,772	265	5.55%

**2004 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>
1998	\$18,555,296,630	\$58,200	\$23,231	798,719	15,846	1.98%
1999	\$19,747,486,597	\$59,200	\$24,032	821,717	16,416	2.00%
2000	\$20,905,546,643	\$59,300	\$24,495	853,478	17,377	2.04%
2001	\$21,724,353,468	\$60,600	\$25,108	865,240	16,721	1.93%
2002	\$22,685,155,255	\$64,600	\$25,535	888,409	16,680	1.88%
2003	\$23,601,612,842	\$65,600	\$26,020	907,066	16,646	1.84%
2004	\$24,410,864,943	\$66,800	\$26,436	923,393	16,544	1.79%

2004 PREMIUM RATES

NEW CLAIMS COST BY RATE GROUP

<u>Rate Group</u>	<u>Description</u>	<u>2004 New Claims Cost</u>		<u>2004 Premium</u>
		<u>Cost Index *</u> <u>(%)</u>	<u>Cost per LTI</u> <u>(\$)</u>	<u>Rate</u> <u>(\$)</u>
604	FOOD, SALES	81%	8,197	2.36
606	GROCERY AND CONVENIENCE STORES	83%	8,382	1.30
607	SPECIALTY FOOD STORES	153%	15,495	3.11
608	BEER STORES	102%	10,388	3.62
612	AGRICULTURAL PRODUCTS, SALES	157%	15,951	2.45
630	VEHICLE SERVICES AND REPAIRS	158%	16,014	3.57
633	PETROLEUM PRODUCTS, SALES	131%	13,284	1.75
636	OTHER SALES	83%	8,455	1.22
638	PHARMACIES	93%	9,453	0.44
641	CLOTHING STORES	82%	8,376	0.95
657	AUTOMOBILE AND TRUCK DEALERS	136%	13,834	0.62
668	COMPUTER, ELECTRONIC AND ELECTRICAL EQUIPMENT, SALES	99%	10,018	0.38
670	MACHINERY AND OTHER VEHICLES, SALES	124%	12,618	1.54
681	LUMBER AND BUILDERS SUPPLY	83%	8,417	2.80
685	METAL PRODUCTS, WHOLESALE	112%	11,395	3.03
689	WASTE MATERIALS RECYCLING	187%	18,975	7.25
CLASS: F RETAIL AND WHOLESALE TRADES			10,159	1.58

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

2004 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 Relief/Transfer</u>	<u>After Relief/Transfer</u>
B.1 WSIB Administrative			
	WSIB Administrative	0.373	0.418
	Total	0.373	0.418
B.2 Legislative Obligations			
	WSIAT	0.014	0.016
	Office of Worker Advisor	0.007	0.008
	Office of Employer Advisor	0.002	0.002
	OHSA	0.037	0.041
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.004	0.004
	Total	0.064	0.072
B.3 Accident Prevention			
	OSSA	0.034	0.034
	Total	0.471	0.524
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.053	
B.5 NET OVERHEAD EXPENSES		0.524	

2004 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 Relief/Transfer</u>	<u>After Relief/Transfer</u>
B.1 WSIB Administrative			
	WSIB Administrative	0.284	0.229
	Total	0.284	0.229
B.2 Legislative Obligations			
	WSIAT	0.011	0.009
	Office of Worker Advisor	0.005	0.004
	Office of Employer Advisor	0.002	0.002
	OHSA	0.028	0.023
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.003	0.002
	Total	0.049	0.039
B.3 Accident Prevention			
	OSSA	0.025	0.025
	Total	0.357	0.292
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	(0.065)	
	b) plus Transfer Charge	0.000	
B.5 NET OVERHEAD EXPENSES		0.292	

2004 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.1 WSIB Administrative			
	WSIB Administrative	0.435	0.551
	Total	0.435	0.551
B.2 Legislative Obligations			
	WSIAT	0.016	0.020
	Office of Worker Advisor	0.008	0.010
	Office of Employer Advisor	0.003	0.004
	OHSA	0.043	0.054
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.004	0.005
	Total	0.074	0.094
B.3 Accident Prevention			
	OSSA	0.041	0.041
	Total	0.550	0.686
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.136	
B.5 NET OVERHEAD EXPENSES		0.686	

2004 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 Relief/Transfer</u>	<u>After Relief/Transfer</u>
B.1 WSIB Administrative			
	WSIB Administrative	0.478	0.638
	Total	0.478	0.638
B.2 Legislative Obligations			
	WSIAT	0.018	0.024
	Office of Worker Advisor	0.009	0.012
	Office of Employer Advisor	0.003	0.004
	OHSA	0.047	0.063
	Mine Rescue	0.000	0.000
	Program Administration	0.001	0.001
	Institute of Work & Health	0.005	0.007
	Total	0.083	0.111
B.3 Accident Prevention			
	OSSA	0.046	0.046
	Total	0.607	0.795
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.188	
B.5 NET OVERHEAD EXPENSES		0.795	

2004 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.1 WSIB Administrative			
	WSIB Administrative	0.379	0.432
	Total	0.379	0.432
B.2 Legislative Obligations			
	WSIAT	0.014	0.016
	Office of Worker Advisor	0.007	0.008
	Office of Employer Advisor	0.002	0.002
	OHSA	0.037	0.042
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.004	0.005
	Total	0.064	0.073
B.3 Accident Prevention			
	IAPA	0.046	0.046
	Total	0.490	0.552
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.062	
B.5 NET OVERHEAD EXPENSES		0.552	

2004 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.1 WSIB Administrative			
	WSIB Administrative	0.474	0.633
	Total	0.474	0.633
B.2 Legislative Obligations			
	WSIAT	0.018	0.024
	Office of Worker Advisor	0.009	0.012
	Office of Employer Advisor	0.003	0.004
	OHSA	0.047	0.063
	Mine Rescue	0.000	0.000
	Program Administration	0.001	0.001
	Institute of Work & Health	0.005	0.007
	Total	0.083	0.111
B.3 Accident Prevention			
	OSSA	0.045	0.045
	Total	0.601	0.788
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.187	
B.5 NET OVERHEAD EXPENSES		0.788	

2004 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.1 WSIB Administrative			
	WSIB Administrative	0.321	0.307
	Total	0.321	0.307
B.2 Legislative Obligations			
	WSIAT	0.012	0.011
	Office of Worker Advisor	0.006	0.006
	Office of Employer Advisor	0.002	0.002
	OHSA	0.031	0.030
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.003	0.003
	Total	0.054	0.052
B.3 Accident Prevention			
	IAPA	0.038	0.038
	Total	0.414	0.398
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	(0.016)	
	b) plus Transfer Charge	0.000	
B.5 NET OVERHEAD EXPENSES		0.398	

2004 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 Relief/Transfer</u>	<u>After Relief/Transfer</u>
B.1 WSIB Administrative			
	WSIB Administrative	0.277	0.214
	Total	0.277	0.214
B.2 Legislative Obligations			
	WSIAT	0.010	0.008
	Office of Worker Advisor	0.005	0.004
	Office of Employer Advisor	0.002	0.002
	OHSA	0.027	0.021
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.003	0.002
	Total	0.047	0.036
B.3 Accident Prevention			
	OSSA	0.024	0.024
	Total	0.349	0.275
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	(0.074)	
	b) plus Transfer Charge	0.000	
B.5 NET OVERHEAD EXPENSES		0.275	

2004 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.1 WSIB Administrative			
	WSIB Administrative	0.213	0.076
	Total	0.213	0.076
B.2 Legislative Obligations			
	WSIAT	0.008	0.003
	Office of Worker Advisor	0.004	0.001
	Office of Employer Advisor	0.001	0.000
	OHSA	0.021	0.008
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.002	0.001
	Total	0.036	0.013
B.3 Accident Prevention			
	OSSA	0.017	0.017
	Total	0.266	0.106
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	(0.160)	
	b) plus Transfer Charge	0.000	
B.5 NET OVERHEAD EXPENSES		0.106	

2004 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.1 WSIB Administrative			
	WSIB Administrative	0.256	0.168
	Total	0.256	0.168
B.2 Legislative Obligations			
	WSIAT	0.009	0.006
	Office of Worker Advisor	0.005	0.003
	Office of Employer Advisor	0.002	0.001
	OHSA	0.025	0.016
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.003	0.002
	Total	0.044	0.029
B.3 Accident Prevention			
	OSSA	0.022	0.022
	Total	0.321	0.218
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	(0.103)	
	b) plus Transfer Charge	0.000	
B.5 NET OVERHEAD EXPENSES		0.218	

2004 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 Relief/Transfer</u>	<u>After Relief/Transfer</u>
B.1 WSIB Administrative			
	WSIB Administrative	0.227	0.106
	Total	0.227	0.106
B.2 Legislative Obligations			
	WSIAT	0.008	0.004
	Office of Worker Advisor	0.004	0.002
	Office of Employer Advisor	0.001	0.000
	OHSA	0.022	0.010
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.002	0.001
	Total	0.037	0.017
B.3 Accident Prevention			
	OSSA	0.019	0.019
	Total	0.286	0.145
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	(0.141)	
	b) plus Transfer Charge	0.000	
B.5 NET OVERHEAD EXPENSES		0.145	

2004 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.1 WSIB Administrative			
	WSIB Administrative	0.207	0.064
	Total	0.207	0.064
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	0.020	0.006
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.002	0.001
	Total	0.035	0.011
B.3 Accident Prevention			
	OSSA	0.016	0.016
	Total	0.259	0.092
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	(0.167)	
	b) plus Transfer Charge	0.000	
B.5 NET OVERHEAD EXPENSES		0.092	

2004 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 670: MACHINERY AND OTHER VEHICLES, 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.1 WSIB Administrative			
	WSIB Administrative	0.303	0.269
	Total	0.303	0.269
B.2 Legislative Obligations			
	WSIAT	0.011	0.010
	Office of Worker Advisor	0.005	0.004
	Office of Employer Advisor	0.002	0.002
	OHSA	0.030	0.027
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.003	0.003
	Total	0.051	0.045
B.3 Accident Prevention			
	IAPA	0.036	0.036
	Total	0.392	0.352
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	(0.040)	
	b) plus Transfer Charge	0.000	
B.5 NET OVERHEAD EXPENSES		0.352	

2004 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.1 WSIB Administrative			
	WSIB Administrative	0.408	0.494
	Total	0.408	0.494
B.2 Legislative Obligations			
	WSIAT	0.015	0.018
	Office of Worker Advisor	0.007	0.008
	Office of Employer Advisor	0.003	0.004
	OHSA	0.040	0.048
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.004	0.005
	Total	0.069	0.083
B.3 Accident Prevention			
	THSAO	0.049	0.049
	Total	0.528	0.628
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.100	
B.5 NET OVERHEAD EXPENSES		0.628	

2004 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.1 WSIB Administrative			
	WSIB Administrative	0.427	0.535
	Total	0.427	0.535
B.2 Legislative Obligations			
	WSIAT	0.016	0.020
	Office of Worker Advisor	0.008	0.010
	Office of Employer Advisor	0.003	0.004
	OHSA	0.042	0.053
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.004	0.005
	Total	0.073	0.091
B.3 Accident Prevention			
	IAPA	0.052	0.052
	Total	0.552	0.678
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.126	
B.5 NET OVERHEAD EXPENSES		0.678	

2004 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.1 WSIB Administrative			
	WSIB Administrative	0.809	1.053
	Total	0.809	1.053
B.2 Legislative Obligations			
	WSIAT	0.030	0.039
	Office of Worker Advisor	0.015	0.020
	Office of Employer Advisor	0.005	0.007
	OHSA	0.080	0.104
	Mine Rescue	0.000	0.000
	Program Administration	0.001	0.001
	Institute of Work & Health	0.008	0.010
	Total	0.139	0.181
B.3 Accident Prevention			
	THSAO	0.080	0.080
	Total	1.029	1.315
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.286	
B.5 NET OVERHEAD EXPENSES		1.315	

2004 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.1 WSIB Administrative			
	WSIB Administrative	0.308	0.277
	Total	0.308	0.277
B.2 Legislative Obligations			
	WSIAT	0.011	0.010
	Office of Worker Advisor	0.006	0.005
	Office of Employer Advisor	0.002	0.002
	OHSA	0.030	0.027
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.003	0.003
	Total	0.052	0.047
B.3 Accident Prevention			
		0.029	0.029
	Total	0.390	0.354
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	(0.036)	
	b) plus Transfer Charge	0.000	
B.5 NET OVERHEAD EXPENSES		0.354	

2004 PREMIUM RATE COMPONENTS

RATE GROUP 604: FOOD, SALES

(CLASS F: RETAIL AND WHOLESALE TRADES)

Component	2004 Premium Rate Per \$100 Of Insurable Earnings		2003 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2004 Premium Rate		Percentage of 2003 Premium Rate	
A. NEW CLAIMS COST								
1. GROSS NEW CLAIMS COST	1.093		1.140					
2. Second Injury Enhancement Fund (SIEF)								
a. <i>minus</i> Relief	(0.280)		(0.255)					
b. <i>plus</i> Transfer Charge	0.228		0.253					
3. NET NEW CLAIMS COST	1.042	1.042	1.138	1.138	44%	1.138	47%	
B. OVERHEAD EXPENSES								
1. WSIB Administrative	0.373		0.399					
2. Legislative Obligations	0.064		0.071					
3. Accident Prevention	0.034		0.033					
4. TOTAL OVERHEAD EXPENSES	0.471		0.504					
a. <i>minus</i> Relief	0.000		0.000					
b. <i>plus</i> Transfer Charge	0.053		0.030					
5. NET OVERHEAD EXPENSES	0.524	0.524	0.534	0.534	22%	0.534	22%	
C. UNFUNDED LIABILITY		0.854		0.797	36%	0.797	33%	
D. (GAIN)/LOSS								
1. 1999 Accident Year	(0.032)		(0.027)					
2. 2000 Accident Year	(0.006)		(0.015)					
3. 2001 Accident Year	(0.021)		N/A					
	(0.060)	(0.060)	(0.042)	(0.042)	-3%	(0.042)	-2%	
E. TOTAL PREMIUM RATE (A+B+C+D)	2.36		2.43		100%		100%	

2004 PREMIUM RATE COMPONENTS

RATE GROUP 606: GROCERY AND CONVENIENCE STORES

(CLASS F: RETAIL AND WHOLESALE TRADES)

Component	2004 Premium Rate Per \$100 Of Insurable Earnings		2003 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2004 Premium Rate		Percentage of 2003 Premium Rate	
A. NEW CLAIMS COST								
1. GROSS NEW CLAIMS COST	0.571		0.597					
2. Second Injury Enhancement Fund (SIEF)								
a. <i>minus</i> Relief	(0.122)		(0.127)					
b. <i>plus</i> Transfer Charge	0.119		0.132					
3. NET NEW CLAIMS COST	0.569	0.569	0.603	0.603	44%	47%		
B. OVERHEAD EXPENSES								
1. WSIB Administrative	0.284		0.300					
2. Legislative Obligations	0.049		0.055					
3. Accident Prevention	0.025		0.023					
4. TOTAL OVERHEAD EXPENSES	0.357		0.378					
a. <i>minus</i> Relief	(0.065)		(0.089)					
b. <i>plus</i> Transfer Charge	0.000		0.000					
5. NET OVERHEAD EXPENSES	0.292	0.292	0.289	0.289	22%	22%		
C. UNFUNDED LIABILITY		0.466		0.423	36%	33%		
D. (GAIN)/LOSS								
1. 1999 Accident Year	(0.017)		(0.014)					
2. 2000 Accident Year	(0.003)		(0.007)					
3. 2001 Accident Year	(0.011)		N/A					
	(0.032)	(0.032)	(0.022)	(0.022)	-2%	-2%		
E. TOTAL PREMIUM RATE (A+B+C+D)	1.30		1.29		100%	100%		

2004 PREMIUM RATE COMPONENTS

RATE GROUP 607: SPECIALTY FOOD STORES

(CLASS F: RETAIL AND WHOLESALE TRADES)

Component	2004 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2004 Premium Rate	2003 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	1.387		1.463	
2. Second Injury Enhancement Fund (SIEF)				
a. <i>minus</i> Relief	(0.304)		(0.285)	
b. <i>plus</i> Transfer Charge	0.289		0.324	
3. NET NEW CLAIMS COST	1.373	1.373	1.503	1.503
		44%		47%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.435		0.466	
2. Legislative Obligations	0.074		0.086	
3. Accident Prevention	0.041		0.040	
4. TOTAL OVERHEAD EXPENSES	0.550		0.591	
a. <i>minus</i> Relief	0.000		0.000	
b. <i>plus</i> Transfer Charge	0.136		0.110	
5. NET OVERHEAD EXPENSES	0.686	0.686	0.701	0.701
		22%		22%
C. UNFUNDED LIABILITY				
		1.125		1.052
		36%		33%
D. (GAIN)/LOSS				
1. 1999 Accident Year	(0.042)		(0.035)	
2. 2000 Accident Year	(0.008)		(0.019)	
3. 2001 Accident Year	(0.028)		N/A	
	(0.079)	(0.079)	(0.055)	(0.055)
		-3%		-2%
E. TOTAL PREMIUM RATE (A+B+C+D)				
	3.11	100%	3.20	100%

2004 PREMIUM RATE COMPONENTS

RATE GROUP 608: BEER STORES

(CLASS F: RETAIL AND WHOLESALE TRADES)

Component	2004 Premium Rate Per \$100 Of Insurable Earnings		2003 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2004 Premium Rate		Percentage of 2003 Premium Rate	
A. NEW CLAIMS COST								
1. GROSS NEW CLAIMS COST	1.714		1.837					
2. Second Injury Enhancement Fund (SIEF)								
a. <i>minus</i> Relief	(0.468)		(0.574)					
b. <i>plus</i> Transfer Charge	0.357		0.407					
3. NET NEW CLAIMS COST	1.604	1.604	1.671	1.671	44%	1.671	1.671	47%
B. OVERHEAD EXPENSES								
1. WSIB Administrative	0.478		0.498					
2. Legislative Obligations	0.083		0.090					
3. Accident Prevention	0.046		0.043					
4. TOTAL OVERHEAD EXPENSES	0.607		0.632					
a. <i>minus</i> Relief	0.000		0.000					
b. <i>plus</i> Transfer Charge	0.188		0.146					
5. NET OVERHEAD EXPENSES	0.795	0.795	0.778	0.778	22%	0.778	0.778	22%
C. UNFUNDED LIABILITY		1.314		1.170	36%		1.170	33%
D. (GAIN)/LOSS								
1. 1999 Accident Year	(0.049)		(0.039)					
2. 2000 Accident Year	(0.009)		(0.022)					
3. 2001 Accident Year	(0.033)		N/A					
	(0.092)	(0.092)	(0.062)	(0.062)	-3%	(0.062)	(0.062)	-2%
E. TOTAL PREMIUM RATE (A+B+C+D)	3.62		3.56		100%	3.56		100%

2004 PREMIUM RATE COMPONENTS

RATE GROUP 612: AGRICULTURAL PRODUCTS, SALES

(CLASS F: RETAIL AND WHOLESALE TRADES)

Component	2004 Premium Rate Per \$100 Of Insurable Earnings		2003 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2004 Premium Rate		Percentage of 2003 Premium Rate	
A. NEW CLAIMS COST								
1. GROSS NEW CLAIMS COST	1.047		1.167					
2. Second Injury Enhancement Fund (SIEF)								
a. <i>minus</i> Relief	(0.189)		(0.222)					
b. <i>plus</i> Transfer Charge	0.218		0.259					
3. NET NEW CLAIMS COST	1.077	1.077	1.204	1.204	44%	47%		
B. OVERHEAD EXPENSES								
1. WSIB Administrative	0.379		0.411					
2. Legislative Obligations	0.064		0.074					
3. Accident Prevention	0.046		0.042					
4. TOTAL OVERHEAD EXPENSES	0.490		0.528					
a. <i>minus</i> Relief	0.000		0.000					
b. <i>plus</i> Transfer Charge	0.062		0.044					
5. NET OVERHEAD EXPENSES	0.552	0.552	0.572	0.572	23%	22%		
C. UNFUNDED LIABILITY		0.883		0.843	36%	33%		
D. (GAIN)/LOSS								
1. 1999 Accident Year	(0.033)		(0.028)					
2. 2000 Accident Year	(0.006)		(0.015)					
3. 2001 Accident Year	(0.022)		N/A					
	(0.062)	(0.062)	(0.044)	(0.044)	-3%	-2%		
E. TOTAL PREMIUM RATE (A+B+C+D)	2.45		2.58		100%	100%		

2004 PREMIUM RATE COMPONENTS

RATE GROUP 630: VEHICLE SERVICES AND REPAIRS

(CLASS F: RETAIL AND WHOLESALE TRADES)

Component	2004 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2004 Premium Rate	2003 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	1.580		1.687	
2. Second Injury Enhancement Fund (SIEF)				
a. <i>minus</i> Relief	(0.330)		(0.312)	
b. <i>plus</i> Transfer Charge	0.329		0.374	
3. NET NEW CLAIMS COST	1.580	1.580	1.750	1.750
		44%		47%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.474		0.512	
2. Legislative Obligations	0.083		0.095	
3. Accident Prevention	0.045		0.044	
4. TOTAL OVERHEAD EXPENSES	0.601		0.650	
a. <i>minus</i> Relief	0.000		0.000	
b. <i>plus</i> Transfer Charge	0.187		0.164	
5. NET OVERHEAD EXPENSES	0.788	0.788	0.814	0.814
		22%		22%
C. UNFUNDED LIABILITY				
		1.294		1.225
		36%		33%
D. (GAIN)/LOSS				
1. 1999 Accident Year	(0.049)		(0.041)	
2. 2000 Accident Year	(0.009)		(0.023)	
3. 2001 Accident Year	(0.032)		N/A	
	(0.091)	(0.091)	(0.065)	(0.065)
		-3%		-2%
E. TOTAL PREMIUM RATE (A+B+C+D)				
	3.57	100%	3.72	100%

2004 PREMIUM RATE COMPONENTS

RATE GROUP 633: PETROLEUM PRODUCTS, SALES

(CLASS F: RETAIL AND WHOLESALE TRADES)

Component	2004 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2004 Premium Rate	2003 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	0.740		0.763	
2. Second Injury Enhancement Fund (SIEF)				
a. <i>minus</i> Relief	(0.131)		(0.139)	
b. <i>plus</i> Transfer Charge	0.154		0.169	
3. NET NEW CLAIMS COST	<u>0.765</u>	0.765	<u>0.793</u>	0.793
		44%		47%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.321		0.335	
2. Legislative Obligations	0.054		0.060	
3. Accident Prevention	<u>0.038</u>		<u>0.034</u>	
4. TOTAL OVERHEAD EXPENSES	0.414		0.430	
a. <i>minus</i> Relief	(0.016)		(0.047)	
b. <i>plus</i> Transfer Charge	0.000		0.000	
5. NET OVERHEAD EXPENSES	<u>0.398</u>	0.398	<u>0.383</u>	0.383
		23%		23%
C. UNFUNDED LIABILITY				
		0.627		0.556
		36%		33%
D. (GAIN)/LOSS				
1. 1999 Accident Year	(0.023)		(0.018)	
2. 2000 Accident Year	(0.004)		(0.010)	
3. 2001 Accident Year	<u>(0.015)</u>		<u>N/A</u>	
	(0.044)	(0.044)	(0.029)	(0.029)
		-3%		-2%
E. TOTAL PREMIUM RATE (A+B+C+D)				
	<u>1.75</u>	<u>100%</u>	<u>1.70</u>	<u>100%</u>

2004 PREMIUM RATE COMPONENTS

RATE GROUP 636: OTHER SALES

(CLASS F: RETAIL AND WHOLESALE TRADES)

Component	2004 Premium Rate Per \$100 Of Insurable Earnings		2003 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2004 Premium Rate		Percentage of 2003 Premium Rate	
A. NEW CLAIMS COST								
1. GROSS NEW CLAIMS COST	0.533		0.557					
2. Second Injury Enhancement Fund (SIEF)								
a. <i>minus</i> Relief	(0.111)		(0.108)					
b. <i>plus</i> Transfer Charge	0.111		0.123					
3. NET NEW CLAIMS COST	0.534	0.534	0.572	0.572	44%	47%		
B. OVERHEAD EXPENSES								
1. WSIB Administrative	0.277		0.294					
2. Legislative Obligations	0.047		0.053					
3. Accident Prevention	0.024		0.023					
4. TOTAL OVERHEAD EXPENSES	0.349		0.370					
a. <i>minus</i> Relief	(0.074)		(0.095)					
b. <i>plus</i> Transfer Charge	0.000		0.000					
5. NET OVERHEAD EXPENSES	0.275	0.275	0.275	0.275	23%	22%		
C. UNFUNDED LIABILITY		0.438		0.401	36%	33%		
D. (GAIN)/LOSS								
1. 1999 Accident Year	(0.016)		(0.013)					
2. 2000 Accident Year	(0.003)		(0.007)					
3. 2001 Accident Year	(0.011)		N/A					
	(0.030)	(0.030)	(0.021)	(0.021)	-2%	-2%		
E. TOTAL PREMIUM RATE (A+B+C+D)	1.22		1.23		100%	100%		

2004 PREMIUM RATE COMPONENTS

RATE GROUP 638: PHARMACIES

(CLASS F: RETAIL AND WHOLESALE TRADES)

Component	2004 Premium Rate Per \$100 Of Insurable Earnings		2003 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2004 Premium Rate		Percentage of 2003 Premium Rate	
A. NEW CLAIMS COST								
1. GROSS NEW CLAIMS COST	0.196		0.206					
2. Second Injury Enhancement Fund (SIEF)								
a. <i>minus</i> Relief	(0.050)		(0.041)					
b. <i>plus</i> Transfer Charge	0.041		0.046					
3. NET NEW CLAIMS COST	0.188	0.188	0.211	0.211	43%	0.211	46%	
B. OVERHEAD EXPENSES								
1. WSIB Administrative	0.213		0.227					
2. Legislative Obligations	0.036		0.041					
3. Accident Prevention	0.017		0.016					
4. TOTAL OVERHEAD EXPENSES	0.266		0.284					
a. <i>minus</i> Relief	(0.160)		(0.175)					
b. <i>plus</i> Transfer Charge	0.000		0.000					
5. NET OVERHEAD EXPENSES	0.106	0.106	0.109	0.109	24%	0.109	24%	
C. UNFUNDED LIABILITY		0.154		0.148	35%		32%	
D. (GAIN)/LOSS								
1. 1999 Accident Year	(0.005)		(0.005)					
2. 2000 Accident Year	(0.001)		(0.002)					
3. 2001 Accident Year	(0.003)		N/A					
	(0.010)	(0.010)	(0.007)	(0.007)	-2%	(0.007)	-2%	
E. TOTAL PREMIUM RATE (A+B+C+D)	0.44		0.46		100%		100%	

2004 PREMIUM RATE COMPONENTS

RATE GROUP 641: CLOTHING STORES

(CLASS F: RETAIL AND WHOLESALE TRADES)

Component	2004 Premium Rate Per \$100 Of Insurable Earnings		2003 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2004 Premium Rate		Percentage of 2003 Premium Rate	
A. NEW CLAIMS COST								
1. GROSS NEW CLAIMS COST	0.408		0.447					
2. Second Injury Enhancement Fund (SIEF)								
a. <i>minus</i> Relief	(0.076)		(0.109)					
b. <i>plus</i> Transfer Charge	0.085		0.099					
3. NET NEW CLAIMS COST	0.417	0.417	0.437	0.437	44%	46%		
B. OVERHEAD EXPENSES								
1. WSIB Administrative	0.256		0.269					
2. Legislative Obligations	0.044		0.049					
3. Accident Prevention	0.022		0.020					
4. TOTAL OVERHEAD EXPENSES	0.321		0.338					
a. <i>minus</i> Relief	(0.103)		(0.125)					
b. <i>plus</i> Transfer Charge	0.000		0.000					
5. NET OVERHEAD EXPENSES	0.218	0.218	0.213	0.213	23%	23%		
C. UNFUNDED LIABILITY		0.342		0.306	36%	33%		
D. (GAIN)/LOSS								
1. 1999 Accident Year	(0.012)		(0.010)					
2. 2000 Accident Year	(0.002)		(0.005)					
3. 2001 Accident Year	(0.008)		N/A					
	(0.024)	(0.024)	(0.016)	(0.016)	-3%	-2%		
E. TOTAL PREMIUM RATE (A+B+C+D)	0.95		0.94		100%	100%		

2004 PREMIUM RATE COMPONENTS

RATE GROUP 657: AUTOMOBILE AND TRUCK DEALERS

(CLASS F: RETAIL AND WHOLESALE TRADES)

Component	2004 Premium Rate Per \$100 Of Insurable Earnings		2003 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2004 Premium Rate		Percentage of 2003 Premium Rate	
A. NEW CLAIMS COST								
1. GROSS NEW CLAIMS COST	0.275		0.292					
2. Second Injury Enhancement Fund (SIEF)								
a. <i>minus</i> Relief	(0.065)		(0.056)					
b. <i>plus</i> Transfer Charge	0.057		0.065					
3. NET NEW CLAIMS COST	0.268	0.268	0.301	0.301	43%	46%		
B. OVERHEAD EXPENSES								
1. WSIB Administrative	0.227		0.244					
2. Legislative Obligations	0.037		0.043					
3. Accident Prevention	0.019		0.018					
4. TOTAL OVERHEAD EXPENSES	0.286		0.306					
a. <i>minus</i> Relief	(0.141)		(0.155)					
b. <i>plus</i> Transfer Charge	0.000		0.000					
5. NET OVERHEAD EXPENSES	0.145	0.145	0.151	0.151	23%	23%		
C. UNFUNDED LIABILITY		0.220		0.211	35%	32%		
D. (GAIN)/LOSS								
1. 1999 Accident Year	(0.008)		(0.007)					
2. 2000 Accident Year	(0.001)		(0.003)					
3. 2001 Accident Year	(0.005)		N/A					
	(0.015)	(0.015)	(0.011)	(0.011)	-2%	-2%		
E. TOTAL PREMIUM RATE (A+B+C+D)	0.62		0.65		100%	100%		

2004 PREMIUM RATE COMPONENTS

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

(CLASS F: RETAIL AND WHOLESALE TRADES)

Component	2004 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2004 Premium Rate	2003 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	0.155		0.161	
2. Second Injury Enhancement Fund (SIEF)				
a. <i>minus</i> Relief	(0.027)		(0.025)	
b. <i>plus</i> Transfer Charge	0.032		0.036	
3. NET NEW CLAIMS COST	0.161	0.161	0.173	0.173
		42%		46%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.207		0.220	
2. Legislative Obligations	0.035		0.040	
3. Accident Prevention	0.016		0.016	
4. TOTAL OVERHEAD EXPENSES	0.259		0.276	
a. <i>minus</i> Relief	(0.167)		(0.184)	
b. <i>plus</i> Transfer Charge	0.000		0.000	
5. NET OVERHEAD EXPENSES	0.092	0.092	0.092	0.092
		24%		24%
C. UNFUNDED LIABILITY		0.132		0.121
		35%		32%
D. (GAIN)/LOSS				
1. 1999 Accident Year	(0.004)		(0.004)	
2. 2000 Accident Year	0.000		(0.002)	
3. 2001 Accident Year	(0.003)		N/A	
	(0.009)	(0.009)	(0.006)	(0.006)
		-2%		-2%
E. TOTAL PREMIUM RATE (A+B+C+D)	0.38	100%	0.38	100%

2004 PREMIUM RATE COMPONENTS

RATE GROUP 670: MACHINERY AND OTHER VEHICLES, SALES

(CLASS F: RETAIL AND WHOLESALE TRADES)

Component	2004 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2004 Premium Rate	2003 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	0.641		0.670	
2. Second Injury Enhancement Fund (SIEF)				
a. <i>minus</i> Relief	(0.104)		(0.106)	
b. <i>plus</i> Transfer Charge	0.133		0.149	
3. NET NEW CLAIMS COST	0.671	0.671	0.713	0.713
		44%		47%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.303		0.320	
2. Legislative Obligations	0.051		0.058	
3. Accident Prevention	0.036		0.033	
4. TOTAL OVERHEAD EXPENSES	0.392		0.412	
a. <i>minus</i> Relief	(0.040)		(0.065)	
b. <i>plus</i> Transfer Charge	0.000		0.000	
5. NET OVERHEAD EXPENSES	0.352	0.352	0.347	0.347
		23%		23%
C. UNFUNDED LIABILITY				
		0.550		0.499
		36%		33%
D. (GAIN)/LOSS				
1. 1999 Accident Year	(0.020)		(0.017)	
2. 2000 Accident Year	(0.003)		(0.009)	
3. 2001 Accident Year	(0.013)		N/A	
	(0.038)	(0.038)	(0.026)	(0.026)
		-2%		-2%
E. TOTAL PREMIUM RATE (A+B+C+D)				
	<u>1.54</u>	<u>100%</u>	<u>1.53</u>	<u>100%</u>

2004 PREMIUM RATE COMPONENTS

RATE GROUP 681: LUMBER AND BUILDERS SUPPLY

(CLASS F: RETAIL AND WHOLESALE TRADES)

Component	2004 Premium Rate Per \$100 Of Insurable Earnings		2003 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2004 Premium Rate		Percentage of 2003 Premium Rate	
A. NEW CLAIMS COST								
1. GROSS NEW CLAIMS COST	1.223		1.317					
2. Second Injury Enhancement Fund (SIEF)								
a. <i>minus</i> Relief	(0.248)		(0.262)					
b. <i>plus</i> Transfer Charge	0.255		0.292					
3. NET NEW CLAIMS COST	1.230	1.230	1.347	1.347	44%	47%		
B. OVERHEAD EXPENSES								
1. WSIB Administrative	0.408		0.438					
2. Legislative Obligations	0.069		0.079					
3. Accident Prevention	0.049		0.048					
4. TOTAL OVERHEAD EXPENSES	0.528		0.566					
a. <i>minus</i> Relief	0.000		0.000					
b. <i>plus</i> Transfer Charge	0.100		0.075					
5. NET OVERHEAD EXPENSES	0.628	0.628	0.641	0.641	22%	22%		
C. UNFUNDED LIABILITY		1.008		0.943	36%	33%		
D. (GAIN)/LOSS								
1. 1999 Accident Year	(0.038)		(0.032)					
2. 2000 Accident Year	(0.007)		(0.017)					
3. 2001 Accident Year	(0.025)		N/A					
	(0.070)	(0.070)	(0.050)	(0.050)	-3%	-2%		
E. TOTAL PREMIUM RATE (A+B+C+D)	2.80		2.88		100%	100%		

2004 PREMIUM RATE COMPONENTS

RATE GROUP 685: METAL PRODUCTS, WHOLESALE

(CLASS F: RETAIL AND WHOLESALE TRADES)

Component	2004 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2004 Premium Rate	2003 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	1.305		1.313	
2. Second Injury Enhancement Fund (SIEF)				
a. <i>minus</i> Relief	(0.245)		(0.245)	
b. <i>plus</i> Transfer Charge	<u>0.272</u>		<u>0.291</u>	
3. NET NEW CLAIMS COST	1.332	44%	1.359	47%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.427		0.440	
2. Legislative Obligations	0.073		0.079	
3. Accident Prevention	<u>0.052</u>		<u>0.046</u>	
4. TOTAL OVERHEAD EXPENSES	0.552		0.566	
a. <i>minus</i> Relief	0.000		0.000	
b. <i>plus</i> Transfer Charge	<u>0.126</u>		<u>0.078</u>	
5. NET OVERHEAD EXPENSES	0.678	22%	0.644	22%
C. UNFUNDED LIABILITY				
	1.092	36%	0.952	33%
D. (GAIN)/LOSS				
1. 1999 Accident Year	(0.041)		(0.032)	
2. 2000 Accident Year	(0.007)		(0.017)	
3. 2001 Accident Year	<u>(0.027)</u>		<u>N/A</u>	
	(0.076)	-3%	(0.050)	-2%
E. TOTAL PREMIUM RATE (A+B+C+D)				
	<u><u>3.03</u></u>	<u>100%</u>	<u><u>2.91</u></u>	<u>100%</u>

2004 PREMIUM RATE COMPONENTS

RATE GROUP 689: WASTE MATERIALS RECYCLING

(CLASS F: RETAIL AND WHOLESALE TRADES)

Component	2004 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2004 Premium Rate	2003 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	3.304		3.584	
2. Second Injury Enhancement Fund (SIEF)				
a. <i>minus</i> Relief	(0.626)		(0.628)	
b. <i>plus</i> Transfer Charge	0.688		0.794	
3. NET NEW CLAIMS COST	3.367	3.367	3.751	3.751
		46%		47%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.809		0.883	
2. Legislative Obligations	0.139		0.161	
3. Accident Prevention	0.080		0.081	
4. TOTAL OVERHEAD EXPENSES	1.029		1.126	
a. <i>minus</i> Relief	0.000		0.000	
b. <i>plus</i> Transfer Charge	0.286		0.606	
5. NET OVERHEAD EXPENSES	1.315	1.315	1.732	1.732
		18%		22%
C. UNFUNDED LIABILITY				
		2.759		2.627
		38%		33%
D. (GAIN)/LOSS				
1. 1999 Accident Year	(0.104)		(0.089)	
2. 2000 Accident Year	(0.019)		(0.049)	
3. 2001 Accident Year	(0.069)		N/A	
	(0.194)	(0.194)	(0.139)	(0.139)
		-3%		-2%
E. TOTAL PREMIUM RATE (A+B+C+D)				
	7.25	100%	7.97	100%

2004 PREMIUM RATE COMPONENTS

CLASS F: RETAIL AND WHOLESALE TRADES

Component	2004 Premium Rate Per \$100 Of Insurable Earnings		2003 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2004 Premium Rate		Percentage of 2003 Premium Rate	
A. NEW CLAIMS COST								
1. GROSS NEW CLAIMS COST	0.699		0.732					
2. Second Injury Enhancement Fund (SIEF)								
a. <i>minus</i> Relief	(0.150)		(0.145)					
b. <i>plus</i> Transfer Charge	0.146		0.162					
3. NET NEW CLAIMS COST	0.695	0.695	0.750	0.750	44%		47%	
B. OVERHEAD EXPENSES								
1. WSIB Administrative	0.308		0.327					
2. Legislative Obligations	0.052		0.058					
3. Accident Prevention	0.029		0.027					
4. TOTAL OVERHEAD EXPENSES	0.390		0.413					
a. <i>minus</i> Relief	(0.036)		(0.056)					
b. <i>plus</i> Transfer Charge	0.000		0.000					
5. NET OVERHEAD EXPENSES	0.354	0.354	0.357	0.357	22%		22%	
C. UNFUNDED LIABILITY								
		0.570		0.525	36%		33%	
D. (GAIN)/LOSS								
1. 1999 Accident Year	(0.021)		(0.017)					
2. 2000 Accident Year	(0.004)		(0.009)					
3. 2001 Accident Year	(0.014)		N/A					
	(0.040)	(0.040)	(0.027)	(0.027)	-3%		-2%	
E. TOTAL PREMIUM RATE (A+B+C+D)								
	1.58		1.61		100%		100%	

2004 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>2004 Premium Rate</u> (\$)
604	FOOD, SALES	1.042	0.524	0.854	(0.060)	2.36
606	GROCERY AND CONVENIENCE STORES	0.569	0.292	0.466	(0.032)	1.30
607	SPECIALTY FOOD STORES	1.373	0.686	1.125	(0.079)	3.11
608	BEER STORES	1.604	0.795	1.314	(0.092)	3.62
612	AGRICULTURAL PRODUCTS, SALES	1.077	0.552	0.883	(0.062)	2.45
630	VEHICLE SERVICES AND REPAIRS	1.580	0.788	1.294	(0.091)	3.57
633	PETROLEUM PRODUCTS, SALES	0.765	0.398	0.627	(0.044)	1.75
636	OTHER SALES	0.534	0.275	0.438	(0.030)	1.22
638	PHARMACIES	0.188	0.106	0.154	(0.010)	0.44
641	CLOTHING STORES	0.417	0.218	0.342	(0.024)	0.95
657	AUTOMOBILE AND TRUCK DEALERS	0.268	0.145	0.220	(0.015)	0.62
668	COMPUTER, ELECTRONIC AND ELECTRICAL EQUIPMENT, SALES	0.161	0.092	0.132	(0.009)	0.38
670	MACHINERY AND OTHER VEHICLES, SALES	0.671	0.352	0.550	(0.038)	1.54
681	LUMBER AND BUILDERS SUPPLY	1.230	0.628	1.008	(0.070)	2.80
685	METAL PRODUCTS, WHOLESALE	1.332	0.678	1.092	(0.076)	3.03
689	WASTE MATERIALS RECYCLING	3.367	1.315	2.759	(0.194)	7.25
CLASS: F	RETAIL AND WHOLESALE TRADES	0.695	0.354	0.570	(0.040)	1.58



WSIB **2004**
Premium
Rates **MANUAL**

SECTION 6G

*Class G –
Supporting Documentation*

2004 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION
RATE GROUP 704: ELECTRICAL AND INCIDENTAL CONSTRUCTION SERVICES

(CLASS G: CONSTRUCTION)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	\$795,263,205	\$58,200	\$37,816	21,030	482	2.29%
1999	\$889,955,567	\$59,200	\$38,840	22,913	526	2.30%
2000	\$1,027,808,494	\$59,300	\$39,390	26,093	591	2.26%
2001	\$1,115,656,583	\$60,600	\$40,754	27,375	598	2.18%
2002	\$1,211,310,098	\$64,600	\$41,552	29,151	585	2.01%
2003	\$1,257,775,953	\$65,600	\$42,300	29,734	582	1.96%
2004	\$1,299,609,582	\$66,800	\$42,850	30,329	580	1.91%

**2004 PREMIUM RATES
 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

RATE GROUP 707: MECHANICAL AND SHEET METAL WORK

(CLASS G: CONSTRUCTION)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	\$1,123,164,500	\$58,200	\$38,385	29,260	844	2.88%
1999	\$1,244,589,405	\$59,200	\$40,089	31,045	862	2.78%
2000	\$1,436,558,820	\$59,300	\$41,220	34,851	955	2.74%
2001	\$1,625,307,148	\$60,600	\$42,719	38,046	1,012	2.66%
2002	\$1,784,794,753	\$64,600	\$43,461	41,066	956	2.33%
2003	\$1,853,259,480	\$65,600	\$44,243	41,887	952	2.27%
2004	\$1,914,898,890	\$66,800	\$44,818	42,725	947	2.22%

**2004 PREMIUM RATES
 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

RATE GROUP 711: ROADBUILDING AND EXCAVATING

(CLASS G: CONSTRUCTION)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	\$817,757,707	\$58,200	\$40,265	20,309	489	2.41%
1999	\$870,887,618	\$59,200	\$40,599	21,451	506	2.36%
2000	\$981,537,807	\$59,300	\$42,211	23,253	561	2.41%
2001	\$1,067,928,490	\$60,600	\$43,457	24,574	525	2.14%
2002	\$1,087,654,609	\$64,600	\$43,627	24,931	525	2.11%
2003	\$1,129,377,040	\$65,600	\$44,412	25,430	523	2.06%
2004	\$1,166,940,120	\$66,800	\$44,990	25,939	520	2.00%

**2004 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>
1998	\$423,710,063	\$58,200	\$37,037	11,440	430	3.76%
1999	\$493,120,431	\$59,200	\$39,269	12,558	437	3.48%
2000	\$568,581,806	\$59,300	\$39,709	14,319	478	3.34%
2001	\$638,219,081	\$60,600	\$41,749	15,287	478	3.13%
2002	\$734,284,581	\$64,600	\$40,296	18,222	496	2.72%
2003	\$762,451,738	\$65,600	\$41,021	18,586	494	2.66%
2004	\$787,810,882	\$66,800	\$41,555	18,958	492	2.60%

**2004 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>
1998	\$704,362,686	\$58,200	\$36,261	19,425	548	2.82%
1999	\$783,877,361	\$59,200	\$37,532	20,886	546	2.61%
2000	\$890,238,085	\$59,300	\$35,857	24,827	587	2.36%
2001	\$957,853,429	\$60,600	\$38,183	25,086	632	2.52%
2002	\$1,066,189,386	\$64,600	\$39,800	26,789	602	2.25%
2003	\$1,107,088,411	\$65,600	\$40,516	27,325	599	2.19%
2004	\$1,143,910,171	\$66,800	\$41,043	27,872	597	2.14%

**2004 PREMIUM RATES
 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

RATE GROUP 728: ROOFING

(CLASS G: CONSTRUCTION)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	\$168,133,804	\$58,200	\$32,824	5,122	272	5.31%
1999	\$178,866,742	\$59,200	\$32,313	5,535	229	4.14%
2000	\$194,294,652	\$59,300	\$34,227	5,677	270	4.76%
2001	\$223,654,673	\$60,600	\$33,614	6,654	286	4.30%
2002	\$241,099,405	\$64,600	\$35,141	6,861	294	4.29%
2003	\$250,347,978	\$65,600	\$35,774	6,998	293	4.19%
2004	\$258,674,552	\$66,800	\$36,239	7,138	291	4.08%

**2004 PREMIUM RATES
 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

RATE GROUP 732: HEAVY CIVIL CONSTRUCTION

(CLASS G: CONSTRUCTION)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	\$241,456,768	\$58,200	\$49,970	4,832	151	3.13%
1999	\$258,322,788	\$59,200	\$50,495	5,116	155	3.03%
2000	\$288,367,856	\$59,300	\$49,860	5,784	161	2.78%
2001	\$289,306,993	\$60,600	\$49,881	5,800	126	2.17%
2002	\$296,141,802	\$64,600	\$52,148	5,679	123	2.17%
2003	\$307,501,802	\$65,600	\$53,087	5,793	122	2.11%
2004	\$317,729,311	\$66,800	\$53,777	5,909	122	2.06%

**2004 PREMIUM RATES
 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

RATE GROUP 737: MILLWRIGHTING AND WELDING

(CLASS G: CONSTRUCTION)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	\$224,949,844	\$58,200	\$41,281	5,449	249	4.57%
1999	\$271,473,098	\$59,200	\$43,199	6,284	217	3.45%
2000	\$312,482,942	\$59,300	\$43,112	7,248	270	3.73%
2001	\$339,459,957	\$60,600	\$42,230	8,038	243	3.02%
2002	\$390,656,188	\$64,600	\$42,736	9,141	229	2.51%
2003	\$405,641,759	\$65,600	\$43,505	9,324	257	2.76%
2004	\$419,133,404	\$66,800	\$44,071	9,510	262	2.75%

**2004 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>
1998	\$187,300,228	\$58,200	\$39,892	4,695	280	5.96%
1999	\$200,784,723	\$59,200	\$42,840	4,687	259	5.53%
2000	\$226,012,892	\$59,300	\$42,958	5,261	297	5.65%
2001	\$256,760,751	\$60,600	\$46,417	5,532	334	6.04%
2002	\$283,453,433	\$64,600	\$45,763	6,194	290	4.68%
2003	\$294,326,707	\$65,600	\$46,587	6,318	337	5.33%
2004	\$304,116,013	\$66,800	\$47,192	6,444	344	5.34%

**2004 PREMIUM RATES
 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

RATE GROUP 748: FORM WORK AND DEMOLITION

(CLASS G: CONSTRUCTION)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	\$108,090,872	\$58,200	\$43,840	2,466	162	6.57%
1999	\$118,647,999	\$59,200	\$45,532	2,606	193	7.41%
2000	\$141,725,354	\$59,300	\$45,016	3,148	209	6.64%
2001	\$164,390,424	\$60,600	\$48,096	3,418	236	6.90%
2002	\$177,839,658	\$64,600	\$48,172	3,692	202	5.47%
2003	\$184,661,587	\$65,600	\$49,039	3,766	233	6.19%
2004	\$190,803,432	\$66,800	\$49,677	3,841	237	6.17%

**2004 PREMIUM RATES
 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

RATE GROUP 751: SIDING AND OUTSIDE FINISHING

(CLASS G: CONSTRUCTION)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	\$270,791,977	\$58,200	\$34,834	7,774	404	5.20%
1999	\$295,177,459	\$59,200	\$34,242	8,620	389	4.51%
2000	\$351,704,597	\$59,300	\$36,925	9,525	494	5.19%
2001	\$409,211,143	\$60,600	\$36,304	11,272	510	4.52%
2002	\$463,468,976	\$64,600	\$38,867	11,925	505	4.23%
2003	\$481,247,646	\$65,600	\$39,567	12,164	503	4.14%
2004	\$497,253,943	\$66,800	\$40,081	12,407	500	4.03%

**2004 PREMIUM RATES
 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

RATE GROUP 764: HOMEBUILDING

(CLASS G: CONSTRUCTION)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	\$576,575,904	\$58,200	\$33,671	17,124	980	5.72%
1999	\$663,028,098	\$59,200	\$34,024	19,487	1,008	5.17%
2000	\$750,478,076	\$59,300	\$35,042	21,417	1,099	5.13%
2001	\$842,047,225	\$60,600	\$36,057	23,353	1,208	5.17%
2002	\$999,936,952	\$64,600	\$35,961	27,806	1,230	4.42%
2003	\$1,038,294,533	\$65,600	\$36,608	28,362	1,224	4.32%
2004	\$1,072,828,210	\$66,800	\$37,084	28,929	1,219	4.21%

**2004 PREMIUM RATES
 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

CLASS G: CONSTRUCTION

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	\$5,641,557,558	\$58,200	\$37,882	148,926	5,291	3.55%
1999	\$6,268,731,289	\$59,200	\$38,891	161,188	5,327	3.30%
2000	\$7,169,791,381	\$59,300	\$39,524	181,403	5,972	3.29%
2001	\$7,929,795,897	\$60,600	\$40,784	194,435	6,188	3.18%
2002	\$8,736,829,841	\$64,600	\$41,317	211,457	6,037	2.85%
2003	\$9,071,974,634	\$65,600	\$42,061	215,687	6,119	2.84%
2004	\$9,373,708,510	\$66,800	\$42,608	220,001	6,111	2.78%

2004 PREMIUM RATES

NEW CLAIMS COST BY RATE GROUP

<u>Rate Group</u>	<u>Description</u>	<u>2004 New Claims Cost</u>		<u>2004 Premium</u>
		<u>Cost Index *</u> <u>(%)</u>	<u>Cost per LTI</u> <u>(\$)</u>	<u>Rate</u> <u>(\$)</u>
704	ELECTRICAL AND INCIDENTAL CONSTRUCTION SERVICES	70%	28,460	3.03
707	MECHANICAL AND SHEET METAL WORK	82%	33,297	3.83
711	ROADBUILDING AND EXCAVATING	103%	41,816	4.20
719	INSIDE FINISHING	118%	47,816	6.83
723	INDUSTRIAL, COMMERCIAL & INSTITUTIONAL CONSTRUCTION	100%	40,399	4.83
728	ROOFING	113%	45,877	12.34
732	HEAVY CIVIL CONSTRUCTION	165%	66,744	5.84
737	MILLWRIGHTING AND WELDING	117%	47,147	6.70
741	MASONRY	119%	48,111	12.21
748	FORM WORK AND DEMOLITION	150%	60,853	16.47
751	SIDING AND OUTSIDE FINISHING	87%	35,107	8.12
764	HOMEBUILDING	96%	38,848	10.43
CLASS: G CONSTRUCTION			40,444	6.08

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

2004 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 Relief/Transfer</u>	<u>After Relief/Transfer</u>
B.1 WSIB Administrative			
	WSIB Administrative	0.419	0.517
	Total	0.419	0.517
B.2 Legislative Obligations			
	WSIAT	0.016	0.020
	Office of Worker Advisor	0.008	0.010
	Office of Employer Advisor	0.003	0.004
	OHSA	0.041	0.051
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.004	0.005
	Total	0.072	0.089
B.3 Accident Prevention			
	CSAO	0.105	0.105
	Total	0.597	0.712
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.115	
B.5 NET OVERHEAD EXPENSES		0.712	

2004 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 707: MECHANICAL AND SHEET METAL WORK

(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.1 WSIB Administrative			
	WSIB Administrative	0.486	0.649
	Total	0.486	0.649
B.2 Legislative Obligations			
	WSIAT	0.018	0.024
	Office of Worker Advisor	0.009	0.012
	Office of Employer Advisor	0.003	0.004
	OHSA	0.048	0.064
	Mine Rescue	0.000	0.000
	Program Administration	0.001	0.001
	Institute of Work & Health	0.005	0.007
	Total	0.084	0.112
B.3 Accident Prevention			
	CSAO	0.115	0.115
	Total	0.684	0.875
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.191	
B.5 NET OVERHEAD EXPENSES		0.875	

2004 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 Relief/Transfer</u>	<u>After Relief/Transfer</u>
B.1 WSIB Administrative			
	WSIB Administrative	0.519	0.691
	Total	0.519	0.691
B.2 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	0.068
	Mine Rescue	0.000	0.000
	Program Administration	0.001	0.001
	Institute of Work & Health	0.005	0.007
	Total	0.088	0.117
B.3 Accident Prevention			
	CSAO	0.119	0.119
	Total	0.727	0.928
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.201	
B.5 NET OVERHEAD EXPENSES		0.928	

2004 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>	
		<u>Before Relief/Transfer</u>	<u>After Relief/Transfer</u>
B.1 WSIB Administrative			
	WSIB Administrative	0.754	0.984
	Total	0.754	0.984
B.2 Legislative Obligations			
	WSIAT	0.028	0.037
	Office of Worker Advisor	0.014	0.018
	Office of Employer Advisor	0.005	0.007
	OHSA	0.075	0.098
	Mine Rescue	0.000	0.000
	Program Administration	0.001	0.001
	Institute of Work & Health	0.008	0.010
	Total	0.131	0.171
B.3 Accident Prevention			
	CSAO	0.152	0.152
	Total	1.036	1.306
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.270	
		1.306	
B.5 NET OVERHEAD EXPENSES			1.306

2004 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.1 WSIB Administrative			
	WSIB Administrative	0.575	0.760
	Total	0.575	0.760
B.2 Legislative Obligations			
	WSIAT	0.021	0.028
	Office of Worker Advisor	0.010	0.013
	Office of Employer Advisor	0.004	0.005
	OHSA	0.057	0.075
	Mine Rescue	0.000	0.000
	Program Administration	0.001	0.001
	Institute of Work & Health	0.006	0.008
	Total	0.099	0.131
B.3 Accident Prevention			
	CSAO	0.127	0.127
	Total	0.801	1.018
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.217	
B.5 NET OVERHEAD EXPENSES		1.018	

2004 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 Relief/Transfer</u>	<u>After Relief/Transfer</u>
B.1 WSIB Administrative			
	WSIB Administrative	1.246	1.600
	Total	1.246	1.600
B.2 Legislative Obligations			
	WSIAT	0.046	0.059
	Office of Worker Advisor	0.022	0.028
	Office of Employer Advisor	0.008	0.010
	OHSA	0.124	0.159
	Mine Rescue	0.000	0.000
	Program Administration	0.001	0.001
	Institute of Work & Health	0.013	0.017
	Total	0.214	0.275
B.3 Accident Prevention			
	CSAO	0.221	0.221
	Total	1.683	2.098
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.415	
		<u><u>0.415</u></u>	
B.5 NET OVERHEAD EXPENSES			
		2.098	

2004 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 Relief/Transfer</u>	<u>After Relief/Transfer</u>
B.1 WSIB Administrative			
	WSIB Administrative	0.666	0.874
	Total	0.666	0.874
B.2 Legislative Obligations			
	WSIAT	0.025	0.033
	Office of Worker Advisor	0.012	0.016
	Office of Employer Advisor	0.004	0.005
	OHSA	0.066	0.087
	Mine Rescue	0.000	0.000
	Program Administration	0.001	0.001
	Institute of Work & Health	0.007	0.009
	Total	0.115	0.151
B.3 Accident Prevention			
	CSAO	0.140	0.140
	Total	0.920	1.164
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.244	
B.5 NET OVERHEAD EXPENSES		1.164	

2004 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 Relief/Transfer</u>	<u>After Relief/Transfer</u>
B.1 WSIB Administrative			
	WSIB Administrative	0.742	0.969
	Total	0.742	0.969
B.2 Legislative Obligations			
	WSIAT	0.028	0.037
	Office of Worker Advisor	0.013	0.017
	Office of Employer Advisor	0.005	0.007
	OHSA	0.074	0.097
	Mine Rescue	0.000	0.000
	Program Administration	0.001	0.001
	Institute of Work & Health	0.008	0.010
	Total	0.129	0.168
B.3 Accident Prevention			
	CSAO	0.150	0.150
	Total	1.021	1.287
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.266	
B.5 NET OVERHEAD EXPENSES		1.287	

2004 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 Relief/Transfer</u>	<u>After Relief/Transfer</u>
B.1 WSIB Administrative			
	WSIB Administrative	1.235	1.586
	Total	1.235	1.586
B.2 Legislative Obligations			
	WSIAT	0.046	0.059
	Office of Worker Advisor	0.022	0.028
	Office of Employer Advisor	0.008	0.010
	OHSA	0.123	0.158
	Mine Rescue	0.000	0.000
	Program Administration	0.001	0.001
	Institute of Work & Health	0.013	0.017
	Total	0.213	0.274
B.3 Accident Prevention			
	CSAO	0.219	0.219
	Total	1.668	2.080
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.412	
B.5 NET OVERHEAD EXPENSES		2.080	

2004 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 Relief/Transfer</u>	<u>After Relief/Transfer</u>
B.1 WSIB Administrative			
	WSIB Administrative	1.615	2.062
	Total	1.615	2.062
B.2 Legislative Obligations			
	WSIAT	0.060	0.077
	Office of Worker Advisor	0.029	0.037
	Office of Employer Advisor	0.011	0.014
	OHSA	0.161	0.206
	Mine Rescue	0.000	0.000
	Program Administration	0.002	0.003
	Institute of Work & Health	0.017	0.022
	Total	0.280	0.357
B.3 Accident Prevention			
	CSAO	0.272	0.272
	Total	2.167	2.691
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.524	
B.5 NET OVERHEAD EXPENSES		2.691	

2004 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 Relief/Transfer</u>	<u>After Relief/Transfer</u>
B.1 WSIB Administrative			
	WSIB Administrative	0.869	1.128
	Total	0.869	1.128
B.2 Legislative Obligations			
	WSIAT	0.032	0.042
	Office of Worker Advisor	0.016	0.021
	Office of Employer Advisor	0.006	0.008
	OHSA	0.086	0.112
	Mine Rescue	0.000	0.000
	Program Administration	0.001	0.001
	Institute of Work & Health	0.009	0.012
	Total	0.150	0.195
B.3 Accident Prevention			
	CSAO	0.168	0.168
	Total	1.187	1.491
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.304	
B.5 NET OVERHEAD EXPENSES			
		1.491	

2004 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 Relief/Transfer</u>	<u>After Relief/Transfer</u>
B.1 WSIB Administrative			
	WSIB Administrative	1.076	1.387
	Total	1.076	1.387
B.2 Legislative Obligations			
	WSIAT	0.040	0.052
	Office of Worker Advisor	0.019	0.024
	Office of Employer Advisor	0.007	0.009
	OHSA	0.107	0.138
	Mine Rescue	0.000	0.000
	Program Administration	0.001	0.001
	Institute of Work & Health	0.011	0.014
	Total	0.185	0.239
B.3 Accident Prevention			
	CSAO	0.197	0.197
	Total	1.459	1.824
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.365	
B.5 NET OVERHEAD EXPENSES		1.824	

2004 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.1 WSIB Administrative			
	WSIB Administrative	0.688	0.895
	Total	0.688	0.895
B.2 Legislative Obligations			
	WSIAT	0.026	0.033
	Office of Worker Advisor	0.012	0.016
	Office of Employer Advisor	0.004	0.006
	OHSA	0.068	0.089
	Mine Rescue	0.000	0.000
	Program Administration	0.001	0.001
	Institute of Work & Health	0.007	0.009
	Total	0.118	0.154
B.3 Accident Prevention			
		0.143	0.143
	Total	0.950	1.192
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.242	
B.5 NET OVERHEAD EXPENSES		1.192	

2004 PREMIUM RATE COMPONENTS

RATE GROUP 704: ELECTRICAL AND INCIDENTAL CONSTRUCTION SERVICES

(CLASS G: CONSTRUCTION)

Component	2004 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2004 Premium Rate	2003 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	1.289		1.443	
2. Second Injury Enhancement Fund (SIEF)				
a. <i>minus</i> Relief	(0.268)		(0.368)	
b. <i>plus</i> Transfer Charge	0.269		0.320	
3. NET NEW CLAIMS COST	1.290	1.290	1.396	1.396
		43%		46%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.419		0.447	
2. Legislative Obligations	0.072		0.080	
3. Accident Prevention	0.105		0.106	
4. TOTAL OVERHEAD EXPENSES	0.597		0.634	
a. <i>minus</i> Relief	0.000		0.000	
b. <i>plus</i> Transfer Charge	0.115		0.086	
5. NET OVERHEAD EXPENSES	0.712	0.712	0.720	0.720
		23%		24%
C. UNFUNDED LIABILITY				
		1.062		0.978
		35%		32%
D. (GAIN)/LOSS				
1. 1999 Accident Year	(0.041)		(0.034)	
2. 2000 Accident Year	(0.020)		(0.035)	
3. 2001 Accident Year	0.029		N/A	
	(0.033)	(0.033)	(0.069)	(0.069)
		-1%		-2%
E. TOTAL PREMIUM RATE (A+B+C+D)				
	3.03	100%	3.03	100%

2004 PREMIUM RATE COMPONENTS

RATE GROUP 707: MECHANICAL AND SHEET METAL WORK

(CLASS G: CONSTRUCTION)

Component	2004 Premium Rate Per \$100 Of Insurable Earnings		2003 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2004 Premium Rate		Percentage of 2003 Premium Rate	
A. NEW CLAIMS COST								
1. GROSS NEW CLAIMS COST	1.671		1.846					
2. Second Injury Enhancement Fund (SIEF)								
a. <i>minus</i> Relief	(0.377)		(0.419)					
b. <i>plus</i> Transfer Charge	0.348		0.409					
3. NET NEW CLAIMS COST	1.643	1.643	1.837	1.837	43%	1.837	46%	
B. OVERHEAD EXPENSES								
1. WSIB Administrative	0.486		0.528					
2. Legislative Obligations	0.084		0.096					
3. Accident Prevention	0.115		0.116					
4. TOTAL OVERHEAD EXPENSES	0.684		0.740					
a. <i>minus</i> Relief	0.000		0.000					
b. <i>plus</i> Transfer Charge	0.191		0.184					
5. NET OVERHEAD EXPENSES	0.875	0.875	0.924	0.924	23%	0.924	23%	
C. UNFUNDED LIABILITY		1.353		1.286	35%		32%	
D. (GAIN)/LOSS								
1. 1999 Accident Year	(0.053)		(0.044)					
2. 2000 Accident Year	(0.026)		(0.046)					
3. 2001 Accident Year	0.037		N/A					
	(0.042)	(0.042)	(0.091)	(0.091)	-1%	(0.091)	-2%	
E. TOTAL PREMIUM RATE (A+B+C+D)	3.83		3.96		100%		100%	

2004 PREMIUM RATE COMPONENTS

RATE GROUP 711: ROADBUILDING AND EXCAVATING

(CLASS G: CONSTRUCTION)

Component	2004 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2004 Premium Rate	2003 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2003 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	1.891			2.088		
2. Second Injury Enhancement Fund (SIEF)						
a. <i>minus</i> Relief	(0.465)			(0.597)		
b. <i>plus</i> Transfer Charge	0.394			0.463		
3. NET NEW CLAIMS COST	1.821	1.821	43%	1.955	1.955	46%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.519			0.550		
2. Legislative Obligations	0.088			0.100		
3. Accident Prevention	0.119			0.119		
4. TOTAL OVERHEAD EXPENSES	0.727			0.769		
a. <i>minus</i> Relief	0.000			0.000		
b. <i>plus</i> Transfer Charge	0.201			0.210		
5. NET OVERHEAD EXPENSES	0.928	0.928	22%	0.979	0.979	23%
C. UNFUNDED LIABILITY						
		1.499	36%		1.369	33%
D. (GAIN)/LOSS						
1. 1999 Accident Year	(0.058)			(0.047)		
2. 2000 Accident Year	(0.028)			(0.049)		
3. 2001 Accident Year	0.041			N/A		
	(0.047)	(0.047)	-1%	(0.097)	(0.097)	-2%
E. TOTAL PREMIUM RATE (A+B+C+D)						
	<u>4.20</u>		<u>100%</u>	<u>4.21</u>		<u>100%</u>

2004 PREMIUM RATE COMPONENTS

RATE GROUP 719: INSIDE FINISHING

(CLASS G: CONSTRUCTION)

Component	2004 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2004 Premium Rate	2003 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	3.031		3.408	
2. Second Injury Enhancement Fund (SIEF)				
a. <i>minus</i> Relief	(0.591)		(0.844)	
b. <i>plus</i> Transfer Charge	0.632		0.755	
3. NET NEW CLAIMS COST	3.072	3.072	3.319	3.319
		45%		47%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.754		0.803	
2. Legislative Obligations	0.131		0.146	
3. Accident Prevention	0.152		0.153	
4. TOTAL OVERHEAD EXPENSES	1.036		1.104	
a. <i>minus</i> Relief	0.000		0.000	
b. <i>plus</i> Transfer Charge	0.270		0.510	
5. NET OVERHEAD EXPENSES	1.306	1.306	1.614	1.614
		19%		23%
C. UNFUNDED LIABILITY				
		2.529		2.325
		37%		33%
D. (GAIN)/LOSS				
1. 1999 Accident Year	(0.099)		(0.081)	
2. 2000 Accident Year	(0.048)		(0.083)	
3. 2001 Accident Year	0.069		N/A	
	(0.079)	(0.079)	(0.165)	(0.165)
		-1%		-2%
E. TOTAL PREMIUM RATE (A+B+C+D)				
	<u>6.83</u>	<u>100%</u>	<u>7.09</u>	<u>100%</u>

2004 PREMIUM RATE COMPONENTS

RATE GROUP 723: INDUSTRIAL, COMMERCIAL & INSTITUTIONAL CONSTRUCTION

(CLASS G: CONSTRUCTION)

Component	2004 Premium Rate Per \$100 Of Insurable Earnings		2003 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2004 Premium Rate		Percentage of 2003 Premium Rate	
A. NEW CLAIMS COST								
1. GROSS NEW CLAIMS COST	2.140		2.395					
2. Second Injury Enhancement Fund (SIEF)								
a. <i>minus</i> Relief	(0.468)		(0.598)					
b. <i>plus</i> Transfer Charge	0.446		0.531					
3. NET NEW CLAIMS COST	2.119	2.119	2.329	2.329	44%		47%	
B. OVERHEAD EXPENSES								
1. WSIB Administrative	0.575		0.620					
2. Legislative Obligations	0.099		0.113					
3. Accident Prevention	0.127		0.129					
4. TOTAL OVERHEAD EXPENSES	0.801		0.862					
a. <i>minus</i> Relief	0.000		0.000					
b. <i>plus</i> Transfer Charge	0.217		0.292					
5. NET OVERHEAD EXPENSES	1.018	1.018	1.154	1.154	21%		23%	
C. UNFUNDED LIABILITY								
		1.744		1.631	36%		33%	
D. (GAIN)/LOSS								
1. 1999 Accident Year	(0.068)		(0.056)					
2. 2000 Accident Year	(0.033)		(0.058)					
3. 2001 Accident Year	0.047		N/A					
	(0.055)	(0.055)	(0.115)	(0.115)	-1%		-2%	
E. TOTAL PREMIUM RATE (A+B+C+D)								
	4.83		5.00		100%		100%	

2004 PREMIUM RATE COMPONENTS

RATE GROUP 728: ROOFING

(CLASS G: CONSTRUCTION)

Component	2004 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2004 Premium Rate	2003 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	5.238		5.684	
2. Second Injury Enhancement Fund (SIEF)				
a. <i>minus</i> Relief	(0.633)		(1.136)	
b. <i>plus</i> Transfer Charge	1.092		1.260	
3. NET NEW CLAIMS COST	5.697	5.697	5.807	5.807
		46%		47%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	1.246		1.265	
2. Legislative Obligations	0.214		0.230	
3. Accident Prevention	0.221		0.214	
4. TOTAL OVERHEAD EXPENSES	1.683		1.711	
a. <i>minus</i> Relief	0.000		0.000	
b. <i>plus</i> Transfer Charge	0.415		1.059	
5. NET OVERHEAD EXPENSES	2.098	2.098	2.770	2.770
		17%		22%
C. UNFUNDED LIABILITY		4.690		4.067
		38%		33%
D. (GAIN)/LOSS				
1. 1999 Accident Year	(0.183)		(0.142)	
2. 2000 Accident Year	(0.090)		(0.146)	
3. 2001 Accident Year	0.127		N/A	
	(0.148)	(0.148)	(0.288)	(0.288)
		-1%		-2%
E. TOTAL PREMIUM RATE (A+B+C+D)	<u>12.34</u>	<u>100%</u>	<u>12.36</u>	<u>100%</u>

2004 PREMIUM RATE COMPONENTS

RATE GROUP 732: HEAVY CIVIL CONSTRUCTION

(CLASS G: CONSTRUCTION)

Component	2004 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2004 Premium Rate	2003 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2003 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	2.601			2.825		
2. Second Injury Enhancement Fund (SIEF)						
a. <i>minus</i> Relief	(0.541)			(0.724)		
b. <i>plus</i> Transfer Charge	0.542			0.626		
3. NET NEW CLAIMS COST	2.603	2.603	45%	2.727	2.727	47%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.666			0.694		
2. Legislative Obligations	0.115			0.126		
3. Accident Prevention	0.140			0.138		
4. TOTAL OVERHEAD EXPENSES	0.920			0.958		
a. <i>minus</i> Relief	0.000			0.000		
b. <i>plus</i> Transfer Charge	0.244			0.380		
5. NET OVERHEAD EXPENSES	1.164	1.164	20%	1.338	1.338	23%
C. UNFUNDED LIABILITY						
		2.142	37%		1.910	33%
D. (GAIN)/LOSS						
1. 1999 Accident Year	(0.084)			(0.066)		
2. 2000 Accident Year	(0.041)			(0.068)		
3. 2001 Accident Year	0.058			N/A		
	(0.067)	(0.067)	-1%	(0.135)	(0.135)	-2%
E. TOTAL PREMIUM RATE (A+B+C+D)						
	<u>5.84</u>		<u>100%</u>	<u>5.84</u>		<u>100%</u>

2004 PREMIUM RATE COMPONENTS

RATE GROUP 737: MILLWRIGHTING AND WELDING

(CLASS G: CONSTRUCTION)

Component	2004 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2004 Premium Rate	2003 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	2.991		3.343	
2. Second Injury Enhancement Fund (SIEF)				
a. <i>minus</i> Relief	(0.605)		(0.901)	
b. <i>plus</i> Transfer Charge	0.623		0.741	
3. NET NEW CLAIMS COST	3.010	3.010	3.183	3.183
		45%		47%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.742		0.778	
2. Legislative Obligations	0.129		0.142	
3. Accident Prevention	0.150		0.149	
4. TOTAL OVERHEAD EXPENSES	1.021		1.070	
a. <i>minus</i> Relief	0.000		0.000	
b. <i>plus</i> Transfer Charge	0.266		0.480	
5. NET OVERHEAD EXPENSES	1.287	1.287	1.550	1.550
		19%		23%
C. UNFUNDED LIABILITY				
		2.477		2.229
		37%		33%
D. (GAIN)/LOSS				
1. 1999 Accident Year	(0.097)		(0.077)	
2. 2000 Accident Year	(0.047)		(0.080)	
3. 2001 Accident Year	0.067		N/A	
	(0.078)	(0.078)	(0.158)	(0.158)
		-1%		-2%
E. TOTAL PREMIUM RATE (A+B+C+D)				
	<u>6.70</u>	<u>100%</u>	<u>6.80</u>	<u>100%</u>

2004 PREMIUM RATE COMPONENTS

RATE GROUP 741: MASONRY

(CLASS G: CONSTRUCTION)

Component	2004 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2004 Premium Rate	2003 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	5.524		5.837	
2. Second Injury Enhancement Fund (SIEF)				
a. <i>minus</i> Relief	(1.038)		(1.322)	
b. <i>plus</i> Transfer Charge	1.151		1.294	
3. NET NEW CLAIMS COST	5.637	5.637	5.808	5.808
		46%		47%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	1.235		1.265	
2. Legislative Obligations	0.213		0.230	
3. Accident Prevention	0.219		0.214	
4. TOTAL OVERHEAD EXPENSES	1.668		1.711	
a. <i>minus</i> Relief	0.000		0.000	
b. <i>plus</i> Transfer Charge	0.412		1.059	
5. NET OVERHEAD EXPENSES	2.080	2.080	2.770	2.770
		17%		22%
C. UNFUNDED LIABILITY		4.640		4.068
		38%		33%
D. (GAIN)/LOSS				
1. 1999 Accident Year	(0.181)		(0.142)	
2. 2000 Accident Year	(0.089)		(0.146)	
3. 2001 Accident Year	0.125		N/A	
	(0.146)	(0.146)	(0.288)	(0.288)
		-1%		-2%
E. TOTAL PREMIUM RATE (A+B+C+D)	12.21	100%	12.36	100%

2004 PREMIUM RATE COMPONENTS

RATE GROUP 748: FORM WORK AND DEMOLITION

(CLASS G: CONSTRUCTION)

Component	2004 Premium Rate Per \$100 Of Insurable Earnings		2003 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2004 Premium Rate		Percentage of 2003 Premium Rate	
A. NEW CLAIMS COST								
1. GROSS NEW CLAIMS COST	7.672		7.915					
2. Second Injury Enhancement Fund (SIEF)								
a. <i>minus</i> Relief	(1.607)		(1.573)					
b. <i>plus</i> Transfer Charge	1.599		1.754					
3. NET NEW CLAIMS COST	<u>7.664</u>	7.664	<u>8.097</u>	8.097	47%	8.097	47%	
B. OVERHEAD EXPENSES								
1. WSIB Administrative	1.615		1.689					
2. Legislative Obligations	0.280		0.308					
3. Accident Prevention	<u>0.272</u>		<u>0.270</u>					
4. TOTAL OVERHEAD EXPENSES	<u>2.167</u>		<u>2.268</u>					
a. <i>minus</i> Relief	0.000		0.000					
b. <i>plus</i> Transfer Charge	0.524		1.545					
5. NET OVERHEAD EXPENSES	<u>2.691</u>	2.691	<u>3.813</u>	3.813	16%	3.813	22%	
C. UNFUNDED LIABILITY		6.309		5.671	38%		33%	
D. (GAIN)/LOSS								
1. 1999 Accident Year	(0.247)		(0.198)					
2. 2000 Accident Year	(0.122)		(0.204)					
3. 2001 Accident Year	<u>0.170</u>		<u>N/A</u>					
	<u>(0.199)</u>	(0.199)	<u>(0.402)</u>	(0.402)	-1%	(0.402)	-2%	
E. TOTAL PREMIUM RATE (A+B+C+D)	<u><u>16.47</u></u>		<u><u>17.18</u></u>		<u>100%</u>	<u>17.18</u>	<u>100%</u>	

2004 PREMIUM RATE COMPONENTS

RATE GROUP 751: SIDING AND OUTSIDE FINISHING

(CLASS G: CONSTRUCTION)

Component	2004 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2004 Premium Rate	2003 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	3.583		3.992	
2. Second Injury Enhancement Fund (SIEF)				
a. <i>minus</i> Relief	(0.643)		(0.932)	
b. <i>plus</i> Transfer Charge	0.747		0.885	
3. NET NEW CLAIMS COST	<u>3.687</u>	3.687	<u>3.945</u>	3.945
		45%		47%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.869		0.919	
2. Legislative Obligations	0.150		0.166	
3. Accident Prevention	0.168		0.168	
4. TOTAL OVERHEAD EXPENSES	<u>1.187</u>		<u>1.256</u>	
a. <i>minus</i> Relief	0.000		0.000	
b. <i>plus</i> Transfer Charge	0.304		0.648	
5. NET OVERHEAD EXPENSES	<u>1.491</u>	1.491	<u>1.904</u>	1.904
		18%		23%
C. UNFUNDED LIABILITY				
		3.035		2.763
		37%		33%
D. (GAIN)/LOSS				
1. 1999 Accident Year	(0.119)		(0.096)	
2. 2000 Accident Year	(0.058)		(0.099)	
3. 2001 Accident Year	0.082		N/A	
	<u>(0.095)</u>	(0.095)	<u>(0.196)</u>	(0.196)
		-1%		-2%
E. TOTAL PREMIUM RATE (A+B+C+D)				
	<u><u>8.12</u></u>	<u>100%</u>	<u><u>8.42</u></u>	<u>100%</u>

2004 PREMIUM RATE COMPONENTS

RATE GROUP 764: HOMEBUILDING

(CLASS G: CONSTRUCTION)

Component	2004 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2004 Premium Rate	2003 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	4.480		4.946	
2. Second Injury Enhancement Fund (SIEF)				
a. <i>minus</i> Relief	(0.627)		(0.894)	
b. <i>plus</i> Transfer Charge	0.934		1.096	
3. NET NEW CLAIMS COST	4.788	4.788	5.149	5.149
		46%		47%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	1.076		1.143	
2. Legislative Obligations	0.185		0.208	
3. Accident Prevention	0.197		0.198	
4. TOTAL OVERHEAD EXPENSES	1.459		1.550	
a. <i>minus</i> Relief	0.000		0.000	
b. <i>plus</i> Transfer Charge	0.365		0.914	
5. NET OVERHEAD EXPENSES	1.824	1.824	2.464	2.464
		17%		22%
C. UNFUNDED LIABILITY				
		3.941		3.606
				33%
D. (GAIN)/LOSS				
1. 1999 Accident Year	(0.154)		(0.125)	
2. 2000 Accident Year	(0.076)		(0.129)	
3. 2001 Accident Year	0.107		N/A	
	(0.124)	(0.124)	(0.255)	(0.255)
		-1%		-2%
E. TOTAL PREMIUM RATE (A+B+C+D)				
	10.43	100%	10.96	100%

2004 PREMIUM RATE COMPONENTS

CLASS G: CONSTRUCTION

Component	2004 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2004 Premium Rate	2003 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	2.676		2.929	
2. Second Injury Enhancement Fund (SIEF)				
a. <i>minus</i> Relief	(0.514)		(0.676)	
b. <i>plus</i> Transfer Charge	0.558		0.649	
3. NET NEW CLAIMS COST	2.721	2.721	2.903	2.903
		45%		47%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.688		0.726	
2. Legislative Obligations	0.118		0.132	
3. Accident Prevention	0.143		0.143	
4. TOTAL OVERHEAD EXPENSES	0.950		1.001	
a. <i>minus</i> Relief	0.000		0.000	
b. <i>plus</i> Transfer Charge	0.242		0.419	
5. NET OVERHEAD EXPENSES	1.192	1.192	1.420	1.420
		20%		23%
C. UNFUNDED LIABILITY				
		2.239		2.033
		37%		33%
D. (GAIN)/LOSS				
1. 1999 Accident Year	(0.087)		(0.071)	
2. 2000 Accident Year	(0.043)		(0.073)	
3. 2001 Accident Year	0.061		N/A	
	(0.070)	(0.070)	(0.144)	(0.144)
		-1%		-2%
E. TOTAL PREMIUM RATE (A+B+C+D)				
	6.08	100%	6.21	100%

2004 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>2004 Premium Rate</u> (\$)
704	ELECTRICAL AND INCIDENTAL CONSTRUCTION SERVICES	1.290	0.712	1.062	(0.033)	3.03
707	MECHANICAL AND SHEET METAL WORK	1.643	0.875	1.353	(0.042)	3.83
711	ROADBUILDING AND EXCAVATING	1.821	0.928	1.499	(0.047)	4.20
719	INSIDE FINISHING	3.072	1.306	2.529	(0.079)	6.83
723	INDUSTRIAL, COMMERCIAL & INSTITUTIONAL CONSTRUCTION	2.119	1.018	1.744	(0.055)	4.83
728	ROOFING	5.697	2.098	4.690	(0.148)	12.34
732	HEAVY CIVIL CONSTRUCTION	2.603	1.164	2.142	(0.067)	5.84
737	MILLWRIGHTING AND WELDING	3.010	1.287	2.477	(0.078)	6.70
741	MASONRY	5.637	2.080	4.640	(0.146)	12.21
748	FORM WORK AND DEMOLITION	7.664	2.691	6.309	(0.199)	16.47
751	SIDING AND OUTSIDE FINISHING	3.687	1.491	3.035	(0.095)	8.12
764	HOMEBUILDING	4.788	1.824	3.941	(0.124)	10.43
CLASS: G	CONSTRUCTION	2.721	1.192	2.239	(0.070)	6.08



WSIB **2004**
Premium
Rates **MANUAL**

SECTION 6H

*Class H –
Supporting Documentation*

**2004 PREMIUM RATES
 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

RATE GROUP 810: SCHOOL BOARDS

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	\$1,221,904,541	\$58,200	\$33,859	36,088	566	1.57%
1999	\$803,467,530	\$59,200	\$32,880	24,436	434	1.78%
2000	\$652,262,202	\$59,300	\$31,010	21,034	304	1.45%
2001	\$704,120,550	\$60,600	\$32,213	21,858	269	1.23%
2002	\$619,796,637	\$64,600	\$33,637	18,426	224	1.22%
2003	\$630,952,976	\$65,600	\$34,242	18,426	219	1.19%
2004	\$635,307,814	\$66,800	\$34,722	18,297	212	1.16%

**2004 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>
1998	\$2,718,552,687	\$58,200	\$30,927	87,902	586	0.67%
1999	\$2,792,140,201	\$59,200	\$31,397	88,930	550	0.62%
2000	\$2,930,744,459	\$59,300	\$31,874	91,947	520	0.57%
2001	\$3,069,379,766	\$60,600	\$33,292	92,196	523	0.57%
2002	\$3,305,107,929	\$64,600	\$33,324	99,180	572	0.58%
2003	\$3,364,599,872	\$65,600	\$33,924	99,180	558	0.56%
2004	\$3,387,822,340	\$66,800	\$34,399	98,486	541	0.55%

2004 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION
RATE GROUP 830: POWER AND TELECOMMUNICATION LINES

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	\$163,229,419	\$58,200	\$34,401	4,745	180	3.79%
1999	\$196,253,587	\$59,200	\$33,859	5,796	188	3.24%
2000	\$249,177,274	\$59,300	\$36,815	6,768	218	3.22%
2001	\$254,776,293	\$60,600	\$35,585	7,160	252	3.52%
2002	\$248,026,855	\$64,600	\$37,583	6,599	248	3.76%
2003	\$252,491,338	\$65,600	\$38,259	6,599	242	3.67%
2004	\$254,234,034	\$66,800	\$38,795	6,553	235	3.59%

**2004 PREMIUM RATES
 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

RATE GROUP 833: ELECTRIC POWER GENERATION *

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
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	\$1,133,691,839	\$64,600	\$58,562	19,359	102	0.53%
2003	\$1,154,098,292	\$65,600	\$59,616	19,359	98	0.51%
2004	\$1,162,063,879	\$66,800	\$60,451	19,223	95	0.49%

* Due to the fact that this is a new rate group effective January 1, 2002 there is no information prior to 2002.

**2004 PREMIUM RATES
 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

RATE GROUP 835: OIL, POWER AND WATER DISTRIBUTION *

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	\$316,557,111	\$58,200	\$45,367	6,978	147	2.11%
1999	\$320,041,229	\$59,200	\$45,137	7,091	109	1.54%
2000	\$328,804,782	\$59,300	\$47,212	6,964	100	1.44%
2001	\$321,580,729	\$60,600	\$46,916	6,854	102	1.49%
2002	\$939,188,637	\$64,600	\$53,799	17,457	228	1.31%
2003	\$956,094,032	\$65,600	\$54,767	17,457	223	1.28%
2004	\$962,692,993	\$66,800	\$55,534	17,335	216	1.25%

* Beginning in 2003, this rate group includes a number of electric utility employers that were moved from Schedule 2.

**2004 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>
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	\$308,886,714	\$59,300	\$45,528	6,785	47	0.69%
2001	\$282,370,726	\$60,600	\$46,238	6,107	46	0.75%
2002	\$276,114,846	\$64,600	\$47,151	5,856	52	0.89%
2003	\$281,084,913	\$65,600	\$48,000	5,856	47	0.80%
2004	\$283,024,961	\$66,800	\$48,672	5,815	45	0.77%

**2004 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

RATE GROUP 845: LOCAL GOVERNMENT SERVICES

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	\$1,244,699,246	\$58,200	\$32,826	37,918	1,031	2.72%
1999	\$1,271,199,020	\$59,200	\$33,035	38,480	977	2.54%
2000	\$1,193,684,418	\$59,300	\$35,266	33,848	841	2.48%
2001	\$1,133,109,201	\$60,600	\$36,297	31,218	769	2.46%
2002	\$1,200,775,438	\$64,600	\$37,003	32,451	758	2.34%
2003	\$1,222,389,396	\$65,600	\$37,669	32,451	740	2.28%
2004	\$1,230,826,327	\$66,800	\$38,196	32,224	717	2.23%

**2004 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

RATE GROUP 851: HOMES FOR NURSING CARE *

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	\$1,201,711,343	\$58,200	\$23,183	51,837	2,270	4.38%
1999	\$1,310,716,184	\$59,200	\$23,463	55,864	2,159	3.86%
2000	\$1,310,244,408	\$59,300	\$24,234	54,066	2,205	4.08%
2001	\$1,381,046,643	\$60,600	\$24,727	55,852	2,127	3.81%
2002	\$1,513,525,836	\$64,600	\$25,458	59,453	2,447	4.12%
2003	\$1,540,769,301	\$65,600	\$25,916	59,453	2,388	4.02%
2004	\$1,551,403,691	\$66,800	\$26,279	59,037	2,315	3.92%

* Experience for rate groups 851 and 852 has been combined in order to determine a common 2004 premium rate.

**2004 PREMIUM RATES
 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

RATE GROUP 852: HOMES FOR RESIDENTIAL CARE *

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	\$1,201,711,343	\$58,200	\$23,183	51,837	2,270	4.38%
1999	\$1,310,716,184	\$59,200	\$23,463	55,864	2,159	3.86%
2000	\$1,310,244,408	\$59,300	\$24,234	54,066	2,205	4.08%
2001	\$1,381,046,643	\$60,600	\$24,727	55,852	2,127	3.81%
2002	\$1,513,525,836	\$64,600	\$25,458	59,453	2,447	4.12%
2003	\$1,540,769,301	\$65,600	\$25,916	59,453	2,388	4.02%
2004	\$1,551,403,691	\$66,800	\$26,279	59,037	2,315	3.92%

* Experience for rate groups 851 and 852 has been combined in order to determine a common 2004 premium rate.

**2004 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

RATE GROUP 853: HOSPITALS *

(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>
1998	\$6,422,925,970	\$58,200	\$33,328	192,718	3,498	1.82%
1999	\$6,956,167,862	\$59,200	\$34,585	201,131	3,439	1.71%
2000	\$7,447,864,447	\$59,300	\$35,953	207,156	3,715	1.79%
2001	\$7,988,812,262	\$60,600	\$37,076	215,471	3,760	1.75%
2002	\$8,620,026,020	\$64,600	\$39,027	220,873	4,270	1.93%
2003	\$8,775,186,488	\$65,600	\$39,729	220,873	4,168	1.89%
2004	\$8,835,752,826	\$66,800	\$40,286	219,327	4,039	1.84%

* Experience for rate groups 853 and 861 has been combined in order to determine a common 2004 premium rate.

**2004 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>
1998	\$389,670,647	\$58,200	\$19,526	19,957	516	2.59%
1999	\$509,202,991	\$59,200	\$20,211	25,195	670	2.66%
2000	\$760,100,151	\$59,300	\$21,032	36,140	1,001	2.77%
2001	\$804,055,093	\$60,600	\$21,410	37,555	981	2.61%
2002	\$765,836,774	\$64,600	\$22,181	34,526	838	2.43%
2003	\$779,621,836	\$65,600	\$22,580	34,526	818	2.37%
2004	\$785,002,786	\$66,800	\$22,896	34,284	793	2.31%

**2004 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

RATE GROUP 858: GROUP HOMES

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	\$377,703,764	\$58,200	\$25,826	14,625	607	4.15%
1999	\$388,397,246	\$59,200	\$26,464	14,676	558	3.80%
2000	\$376,856,499	\$59,300	\$27,289	13,810	559	4.05%
2001	\$410,193,354	\$60,600	\$28,112	14,591	537	3.68%
2002	\$455,717,007	\$64,600	\$29,780	15,303	613	4.01%
2003	\$463,919,913	\$65,600	\$30,316	15,303	598	3.91%
2004	\$467,121,888	\$66,800	\$30,740	15,196	580	3.82%

2004 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION
RATE GROUP 861: TREATMENT CLINICS AND SPECIALIZED SERVICES *

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	\$6,422,925,970	\$58,200	\$33,328	192,718	3,498	1.82%
1999	\$6,956,167,862	\$59,200	\$34,585	201,131	3,439	1.71%
2000	\$7,447,864,447	\$59,300	\$35,953	207,156	3,715	1.79%
2001	\$7,988,812,262	\$60,600	\$37,076	215,471	3,760	1.75%
2002	\$8,620,026,020	\$64,600	\$39,027	220,873	4,270	1.93%
2003	\$8,775,186,488	\$65,600	\$39,729	220,873	4,168	1.89%
2004	\$8,835,752,826	\$66,800	\$40,286	219,327	4,039	1.84%

* Experience for rate groups 853 and 861 has been combined in order to determine a common 2004 premium rate.

**2004 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

RATE GROUP 875: PROFESSIONAL OFFICES AND AGENCIES

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	\$949,566,933	\$58,200	\$26,763	35,480	275	0.78%
1999	\$1,036,477,678	\$59,200	\$29,165	35,538	288	0.81%
2000	\$1,085,942,934	\$59,300	\$31,349	34,640	315	0.91%
2001	\$1,194,383,657	\$60,600	\$32,629	36,605	294	0.80%
2002	\$1,285,786,607	\$64,600	\$33,352	38,552	338	0.88%
2003	\$1,308,930,766	\$65,600	\$33,952	38,552	330	0.86%
2004	\$1,317,965,006	\$66,800	\$34,428	38,282	320	0.84%

**2004 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>
1998	\$15,402,189,155	\$58,200	\$31,003	496,794	9,757	1.96%
1999	\$15,948,181,835	\$59,200	\$31,560	505,332	9,446	1.87%
2000	\$16,644,568,288	\$59,300	\$32,436	513,158	9,825	1.91%
2001	\$17,543,828,274	\$60,600	\$33,387	525,467	9,660	1.84%
2002	\$20,363,594,425	\$64,600	\$35,849	568,035	10,690	1.88%
2003	\$20,730,139,125	\$65,600	\$36,494	568,035	10,429	1.84%
2004	\$20,873,218,545	\$66,800	\$37,005	564,059	10,108	1.79%

2004 PREMIUM RATES

NEW CLAIMS COST BY RATE GROUP

<u>Rate Group</u>	<u>Description</u>	<u>2004 New Claims Cost</u>		<u>2004 Premium</u>
		<u>Cost Index *</u> <u>(%)</u>	<u>Cost per LTI</u> <u>(\$)</u>	<u>Rate</u> <u>(\$)</u>
810	SCHOOL BOARDS	79%	7,694	0.65
817	EDUCATIONAL FACILITIES	86%	8,384	0.35
830	POWER AND TELECOMMUNICATION LINES	158%	15,411	3.66
833	ELECTRIC POWER GENERATION	312%	30,398	0.77
835	OIL, POWER AND WATER DISTRIBUTION	164%	16,002	1.15
838	NATURAL GAS DISTRIBUTION	76%	7,420	0.31
845	LOCAL GOVERNMENT SERVICES	118%	11,459	1.62
851	HOMES FOR NURSING CARE	91%	8,905	2.76
852	HOMES FOR RESIDENTIAL CARE	91%	8,905	2.76
853	HOSPITALS	94%	9,147	0.85
857	NURSING SERVICES	102%	9,904	2.13
858	GROUP HOMES	88%	8,615	2.41
861	TREATMENT CLINICS AND SPECIALIZED SERVICES	94%	9,147	0.85
875	PROFESSIONAL OFFICES AND AGENCIES	109%	10,625	0.60
CLASS: H GOVERNMENT AND RELATED SERVICES			9,740	1.05

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

2004 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 Relief/Transfer</u>	<u>After Relief/Transfer</u>
B.1 WSIB Administrative			
	WSIB Administrative	0.225	0.102
	Total	0.225	0.102
B.2 Legislative Obligations			
	WSIAT	0.008	0.004
	Office of Worker Advisor	0.004	0.002
	Office of Employer Advisor	0.001	0.000
	OHSA	0.022	0.010
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.002	0.001
	Total	0.037	0.017
B.3 Accident Prevention			
	ESAO	0.070	0.070
	Total	0.334	0.191
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	(0.143)	
	b) plus Transfer Charge	0.000	
B.5 NET OVERHEAD EXPENSES		0.191	

2004 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 Relief/Transfer</u>	<u>After Relief/Transfer</u>
B.1 WSIB Administrative			
	WSIB Administrative	0.202	0.054
	Total	0.202	0.054
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	0.020	0.005
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.002	0.001
	Total	0.035	0.009
B.3 Accident Prevention			
	ESAO	0.049	0.049
	Total	0.286	0.112
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	(0.174)	
	b) plus Transfer Charge	0.000	
B.5 NET OVERHEAD EXPENSES		0.112	

2004 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 Relief/Transfer</u>	<u>After Relief/Transfer</u>
B.1 WSIB Administrative			
	WSIB Administrative	0.439	0.559
	Total	0.439	0.559
B.2 Legislative Obligations			
	WSIAT	0.016	0.020
	Office of Worker Advisor	0.008	0.010
	Office of Employer Advisor	0.003	0.004
	OHSA	0.043	0.055
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.005	0.006
	Total	0.075	0.096
B.3 Accident Prevention			
	EUSA	0.535	0.535
	Total	1.050	1.191
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.141	
B.5 NET OVERHEAD EXPENSES			
		1.191	

2004 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 Relief/Transfer</u>	<u>After Relief/Transfer</u>
B.1 WSIB Administrative			
	WSIB Administrative	0.225	0.110
	Total	0.225	0.110
B.2 Legislative Obligations			
	WSIAT	0.008	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	0.002	0.001
	Total	0.015	0.007
B.3 Accident Prevention			
	EUSA	0.201	0.201
	Total	0.443	0.320
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	(0.123)	
	b) plus Transfer Charge	0.000	
B.5 NET OVERHEAD EXPENSES		0.320	

* Due to the fact that this is a new rate group effective January 1, 2002 there is no information prior to 2002.

2004 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 Relief/Transfer</u>	<u>After Relief/Transfer</u>
B.1 WSIB Administrative			
	WSIB Administrative	0.253	0.162
	Total	0.253	0.162
B.2 Legislative Obligations			
	WSIAT	0.009	0.006
	Office of Worker Advisor	0.005	0.003
	Office of Employer Advisor	0.002	0.001
	OHSA	0.025	0.016
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.003	0.002
	Total	0.044	0.028
B.3 Accident Prevention			
	EUSA	0.245	0.245
	Total	0.541	0.434
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	(0.107)	
	b) plus Transfer Charge	0.000	
B.5 NET OVERHEAD EXPENSES		0.434	

2004 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 Relief/Transfer</u>	<u>After Relief/Transfer</u>
B.1 WSIB Administrative			
	WSIB Administrative	0.201	0.051
	Total	0.201	0.051
B.2 Legislative Obligations			
	WSIAT	0.007	0.002
	Office of Worker Advisor	0.004	0.001
	Office of Employer Advisor	0.001	0.000
	OHSA	0.019	0.005
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.002	0.001
	Total	0.033	0.008
B.3 Accident Prevention			
	IAPA	0.023	0.023
	Total	0.259	0.084
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	(0.175)	
	b) plus Transfer Charge	0.000	
B.5 NET OVERHEAD EXPENSES		0.084	

2004 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 Relief/Transfer</u>	<u>After Relief/Transfer</u>
B.1 WSIB Administrative			
	WSIB Administrative	0.306	0.275
	Total	0.306	0.275
B.2 Legislative Obligations			
	WSIAT	0.011	0.010
	Office of Worker Advisor	0.006	0.005
	Office of Employer Advisor	0.002	0.002
	OHSA	0.030	0.027
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.003	0.003
	Total	0.052	0.047
B.3 Accident Prevention			
	MHSA	0.085	0.085
	Total	0.444	0.408
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	(0.036)	
	b) plus Transfer Charge	0.000	
B.5 NET OVERHEAD EXPENSES		0.408	

2004 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 Relief/Transfer</u>	<u>After Relief/Transfer</u>
B.1 WSIB Administrative			
	WSIB Administrative	0.405	0.487
	Total	0.405	0.487
B.2 Legislative Obligations			
	WSIAT	0.015	0.018
	Office of Worker Advisor	0.007	0.008
	Office of Employer Advisor	0.003	0.004
	OHSA	0.040	0.048
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.004	0.005
	Total	0.069	0.083
B.3 Accident Prevention			
	HCHSA	0.043	0.043
	Total	0.518	0.614
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.096	
B.5 NET OVERHEAD EXPENSES		0.614	

* Experience for rate groups 851 and 852 has been combined in order to determine a common 2004 premium rate.

2004 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>	
		<u>Before Relief/Transfer</u>	<u>After Relief/Transfer</u>
B.1 WSIB Administrative			
	WSIB Administrative	0.405	0.487
	Total	0.405	0.487
B.2 Legislative Obligations			
	WSIAT	0.015	0.018
	Office of Worker Advisor	0.007	0.008
	Office of Employer Advisor	0.003	0.004
	OHSA	0.040	0.048
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.004	0.005
	Total	0.069	0.083
B.3 Accident Prevention			
	HCHSA	0.043	0.043
	Total	0.518	0.614
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.096	
B.5 NET OVERHEAD EXPENSES		0.614	

* Experience for rate groups 851 and 852 has been combined in order to determine a common 2004 premium rate.

2004 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 853: HOSPITALS *

(CLASS H: GOVERNMENT AND RELATED 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.1 WSIB Administrative			
	WSIB Administrative	0.246	0.147
	Total	0.246	0.147
B.2 Legislative Obligations			
	WSIAT	0.009	0.005
	Office of Worker Advisor	0.004	0.002
	Office of Employer Advisor	0.002	0.001
	OHSA	0.024	0.014
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.003	0.002
	Total	0.042	0.025
B.3 Accident Prevention			
	HCHSA	0.022	0.022
	Total	0.311	0.195
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	(0.116)	
	b) plus Transfer Charge	0.000	
B.5 NET OVERHEAD EXPENSES		0.195	

* Experience for rate groups 853 and 861 has been combined in order to determine a common 2004 premium rate.

2004 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 857: NURSING 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 Relief/Transfer</u>	<u>After Relief/Transfer</u>
B.1 WSIB Administrative			
	WSIB Administrative	0.353	0.375
	Total	0.353	0.375
B.2 Legislative Obligations			
	WSIAT	0.013	0.014
	Office of Worker Advisor	0.006	0.006
	Office of Employer Advisor	0.002	0.002
	OHSA	0.035	0.037
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.004	0.004
	Total	0.060	0.064
B.3 Accident Prevention			
	HCHSA	0.036	0.036
	Total	0.450	0.476
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.026	
B.5 NET OVERHEAD EXPENSES		0.476	

2004 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 Relief/Transfer</u>	<u>After Relief/Transfer</u>
B.1 WSIB Administrative			
	WSIB Administrative	0.376	0.424
	Total	0.376	0.424
B.2 Legislative Obligations			
	WSIAT	0.014	0.016
	Office of Worker Advisor	0.007	0.008
	Office of Employer Advisor	0.002	0.002
	OHSA	0.037	0.042
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.004	0.005
	Total	0.064	0.072
B.3 Accident Prevention			
	HCHSA	0.039	0.039
	Total	0.480	0.536
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.056	
B.5 NET OVERHEAD EXPENSES		0.536	

2004 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 Relief/Transfer</u>	<u>After Relief/Transfer</u>
B.1 WSIB Administrative			
	WSIB Administrative	0.246	0.147
	Total	0.246	0.147
B.2 Legislative Obligations			
	WSIAT	0.009	0.005
	Office of Worker Advisor	0.004	0.002
	Office of Employer Advisor	0.002	0.001
	OHSA	0.024	0.014
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.003	0.002
	Total	0.042	0.025
B.3 Accident Prevention			
	HCHSA	0.022	0.022
	Total	0.311	0.195
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	(0.116)	
	b) plus Transfer Charge	0.000	
B.5 NET OVERHEAD EXPENSES		0.195	

* Experience for rate groups 853 and 861 has been combined in order to determine a common 2004 premium rate.

2004 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 875: PROFESSIONAL OFFICES AND AGENCIES

(CLASS H: GOVERNMENT AND RELATED 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.1 WSIB Administrative			
	WSIB Administrative	0.226	0.103
	Total	0.226	0.103
B.2 Legislative Obligations			
	WSIAT	0.008	0.004
	Office of Worker Advisor	0.004	0.002
	Office of Employer Advisor	0.001	0.000
	OHSA	0.022	0.010
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.002	0.001
	Total	0.037	0.017
B.3 Accident Prevention			
	HCHSA	0.019	0.019
	Total	0.284	0.141
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	(0.143)	
	b) plus Transfer Charge	0.000	
B.5 NET OVERHEAD EXPENSES		0.141	

2004 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

CLASS H: GOVERNMENT AND RELATED 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.1	WSIB Administrative	0.260	0.178
	Total	0.260	0.178
B.2	Legislative Obligations		
	WSIAT	0.010	0.007
	Office of Worker Advisor	0.005	0.003
	Office of Employer Advisor	0.002	0.001
	OHSA	0.024	0.017
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.003	0.002
	Total	0.044	0.030
B.3	Accident Prevention		
		0.060	0.060
	Total	0.364	0.268
B.4	TOTAL OVERHEAD EXPENSES		
	a) minus Relief	(0.096)	
	b) plus Transfer Charge	0.000	
B.5	NET OVERHEAD EXPENSES	0.268	

2004 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>2004 Premium Rate</u> (\$)
810	SCHOOL BOARDS	0.256	0.191	0.210	(0.012)	0.65
817	EDUCATIONAL FACILITIES	0.133	0.112	0.109	(0.006)	0.35
830	POWER AND TELECOMMUNICATION LINES	1.395	1.191	1.141	(0.066)	3.66
833	ELECTRIC POWER GENERATION	0.253	0.320	0.207	(0.011)	0.77
835	OIL, POWER AND WATER DISTRIBUTION	0.402	0.434	0.329	(0.019)	1.15
838	NATURAL GAS DISTRIBUTION	0.129	0.084	0.105	(0.006)	0.31
845	LOCAL GOVERNMENT SERVICES	0.686	0.408	0.561	(0.032)	1.62
851	HOMES FOR NURSING CARE	1.213	0.614	0.992	(0.057)	2.76
852	HOMES FOR RESIDENTIAL CARE	1.213	0.614	0.992	(0.057)	2.76
853	HOSPITALS	0.368	0.195	0.301	(0.017)	0.85
857	NURSING SERVICES	0.936	0.476	0.765	(0.044)	2.13
858	GROUP HOMES	1.057	0.536	0.864	(0.050)	2.41
861	TREATMENT CLINICS AND SPECIALIZED SERVICES	0.368	0.195	0.301	(0.017)	0.85
875	PROFESSIONAL OFFICES AND AGENCIES	0.258	0.141	0.211	(0.012)	0.60
CLASS: H	GOVERNMENT AND RELATED SERVICES	0.442	0.268	0.362	(0.020)	1.05

2004 PREMIUM RATE COMPONENTS

RATE GROUP 810: SCHOOL BOARDS

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Component	2004 Premium Rate Per \$100 Of Insurable Earnings		2003 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2004 Premium Rate		Percentage of 2003 Premium Rate	
A. NEW CLAIMS COST								
1. GROSS NEW CLAIMS COST	0.261		0.292					
2. Second Injury Enhancement Fund (SIEF)								
a. <i>minus</i> Relief	(0.059)		(0.066)					
b. <i>plus</i> Transfer Charge	0.054		0.065					
3. NET NEW CLAIMS COST	0.256	0.256	0.292	0.292	39%	0.292	0.292	43%
B. OVERHEAD EXPENSES								
1. WSIB Administrative	0.225		0.242					
2. Legislative Obligations	0.037		0.043					
3. Accident Prevention	0.070		0.065					
4. TOTAL OVERHEAD EXPENSES	0.334		0.351					
a. <i>minus</i> Relief	(0.143)		(0.157)					
b. <i>plus</i> Transfer Charge	0.000		0.000					
5. NET OVERHEAD EXPENSES	0.191	0.191	0.194	0.194	29%	0.194	0.194	29%
C. UNFUNDED LIABILITY		0.210		0.204	32%		0.204	30%
D. (GAIN)/LOSS								
1. 1999 Accident Year	(0.004)		(0.003)					
2. 2000 Accident Year	(0.004)		(0.006)					
3. 2001 Accident Year	(0.002)		N/A					
	(0.012)	(0.012)	(0.009)	(0.009)	-2%	(0.009)	(0.009)	-1%
E. TOTAL PREMIUM RATE (A+B+C+D)	0.65		0.68		100%		100%	

2004 PREMIUM RATE COMPONENTS

RATE GROUP 817: EDUCATIONAL FACILITIES

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Component	2004 Premium Rate Per \$100 Of Insurable Earnings		2003 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2004 Premium Rate		Percentage of 2003 Premium Rate	
A. NEW CLAIMS COST								
1. GROSS NEW CLAIMS COST	0.136		0.144					
2. Second Injury Enhancement Fund (SIEF)								
a. <i>minus</i> Relief	(0.031)		(0.029)					
b. <i>plus</i> Transfer Charge	0.028		0.032					
3. NET NEW CLAIMS COST	0.133	0.133	0.148	0.148	38%	0.148	41%	
B. OVERHEAD EXPENSES								
1. WSIB Administrative	0.202		0.215					
2. Legislative Obligations	0.035		0.038					
3. Accident Prevention	0.049		0.045					
4. TOTAL OVERHEAD EXPENSES	0.286		0.299					
a. <i>minus</i> Relief	(0.174)		(0.189)					
b. <i>plus</i> Transfer Charge	0.000		0.000					
5. NET OVERHEAD EXPENSES	0.112	0.112	0.110	0.110	32%	0.110	31%	
C. UNFUNDED LIABILITY		0.109		0.104	31%		29%	
D. (GAIN)/LOSS								
1. 1999 Accident Year	(0.002)		(0.001)					
2. 2000 Accident Year	(0.002)		(0.003)					
3. 2001 Accident Year	(0.001)		N/A					
	(0.006)	(0.006)	(0.004)	(0.004)	-2%	(0.004)	-1%	
E. TOTAL PREMIUM RATE (A+B+C+D)	0.35		0.36		100%		100%	

2004 PREMIUM RATE COMPONENTS

RATE GROUP 830: POWER AND TELECOMMUNICATION LINES

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Component	2004 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2004 Premium Rate	2003 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	1.446		1.493	
2. Second Injury Enhancement Fund (SIEF)				
a. <i>minus</i> Relief	(0.353)		(0.314)	
b. <i>plus</i> Transfer Charge	0.301		0.331	
3. NET NEW CLAIMS COST	1.395	1.395	1.510	1.510
		38%		43%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.439		0.468	
2. Legislative Obligations	0.075		0.086	
3. Accident Prevention	0.535		0.364	
4. TOTAL OVERHEAD EXPENSES	1.050		0.917	
a. <i>minus</i> Relief	0.000		0.000	
b. <i>plus</i> Transfer Charge	0.141		0.111	
5. NET OVERHEAD EXPENSES	1.191	1.191	1.028	1.028
		33%		29%
C. UNFUNDED LIABILITY		1.141		1.057
		31%		30%
D. (GAIN)/LOSS				
1. 1999 Accident Year	(0.025)		(0.019)	
2. 2000 Accident Year	(0.024)		(0.031)	
3. 2001 Accident Year	(0.016)		N/A	
	(0.066)	(0.066)	(0.050)	(0.050)
		-2%		-1%
E. TOTAL PREMIUM RATE (A+B+C+D)	3.66	100%	3.55	100%

2004 PREMIUM RATE COMPONENTS

RATE GROUP 833: ELECTRIC POWER GENERATION *

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Component	2004 Premium Rate Per \$100 Of Insurable Earnings		2003 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2004 Premium Rate		Percentage of 2003 Premium Rate	
A. NEW CLAIMS COST								
1. GROSS NEW CLAIMS COST		0.249		0.287				
2. Second Injury Enhancement Fund (SIEF)								
a. <i>minus</i> Relief		(0.048)		(0.070)				
b. <i>plus</i> Transfer Charge		0.052		0.064				
3. NET NEW CLAIMS COST		0.253	0.253	0.281	0.281	33%	0.281	38%
B. OVERHEAD EXPENSES								
1. WSIB Administrative		0.225		0.240				
2. Legislative Obligations		0.015		0.020				
3. Accident Prevention		0.201		0.142				
4. TOTAL OVERHEAD EXPENSES		0.443		0.403				
a. <i>minus</i> Relief		(0.123)		(0.137)				
b. <i>plus</i> Transfer Charge		0.000		0.000				
5. NET OVERHEAD EXPENSES		0.320	0.320	0.266	0.266	42%	0.266	36%
C. UNFUNDED LIABILITY								
			0.207			27%	0.197	27%
D. (GAIN)/LOSS								
1. 1999 Accident Year		(0.004)		(0.003)				
2. 2000 Accident Year		(0.004)		(0.005)				
3. 2001 Accident Year		(0.002)		N/A				
		(0.011)	(0.011)	(0.009)	(0.009)	-1%	(0.009)	-1%
E. TOTAL PREMIUM RATE (A+B+C+D)								
		0.77		0.74		100%	0.74	100%

* Due to the fact that this is a new rate group effective January 1, 2002 there is no information prior to 2002.

2004 PREMIUM RATE COMPONENTS

RATE GROUP 835: OIL, POWER AND WATER DISTRIBUTION

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Component	2004 Premium Rate Per \$100 Of Insurable Earnings		2003 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2004 Premium Rate		Percentage of 2003 Premium Rate	
A. NEW CLAIMS COST								
1. GROSS NEW CLAIMS COST	0.364		0.437					
2. Second Injury Enhancement Fund (SIEF)								
a. <i>minus</i> Relief	(0.039)		(0.054)					
b. <i>plus</i> Transfer Charge	0.076		0.097					
3. NET NEW CLAIMS COST	0.402	0.402	0.480	0.480	35%	0.480	40%	
B. OVERHEAD EXPENSES								
1. WSIB Administrative	0.253		0.277					
2. Legislative Obligations	0.044		0.051					
3. Accident Prevention	0.245		0.178					
4. TOTAL OVERHEAD EXPENSES	0.541		0.505					
a. <i>minus</i> Relief	(0.107)		(0.116)					
b. <i>plus</i> Transfer Charge	0.000		0.000					
5. NET OVERHEAD EXPENSES	0.434	0.434	0.389	0.389	38%	0.389	33%	
C. UNFUNDED LIABILITY		0.329		0.336	29%		28%	
D. (GAIN)/LOSS								
1. 1999 Accident Year	(0.007)		(0.006)					
2. 2000 Accident Year	(0.007)		(0.009)					
3. 2001 Accident Year	(0.004)		N/A					
	(0.019)	(0.019)	(0.016)	(0.016)	-2%	(0.016)	-1%	
E. TOTAL PREMIUM RATE (A+B+C+D)	1.15		1.19		100%		100%	

2004 PREMIUM RATE COMPONENTS

RATE GROUP 838: NATURAL GAS DISTRIBUTION

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Component	2004 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2004 Premium Rate	2003 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	0.120		0.128	
2. Second Injury Enhancement Fund (SIEF)				
a. <i>minus</i> Relief	(0.017)		(0.027)	
b. <i>plus</i> Transfer Charge	0.025		0.028	
3. NET NEW CLAIMS COST	0.129	0.129	0.130	0.130
		42%		43%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.201		0.212	
2. Legislative Obligations	0.033		0.038	
3. Accident Prevention	0.023		0.021	
4. TOTAL OVERHEAD EXPENSES	0.259		0.271	
a. <i>minus</i> Relief	(0.175)		(0.193)	
b. <i>plus</i> Transfer Charge	0.000		0.000	
5. NET OVERHEAD EXPENSES	0.084	0.084	0.078	0.078
		27%		26%
C. UNFUNDED LIABILITY				
		0.105		0.091
		34%		30%
D. (GAIN)/LOSS				
1. 1999 Accident Year	(0.002)		(0.001)	
2. 2000 Accident Year	(0.002)		(0.002)	
3. 2001 Accident Year	(0.001)		N/A	
	(0.006)	(0.006)	(0.004)	(0.004)
		-2%		-1%
E. TOTAL PREMIUM RATE (A+B+C+D)				
	<u>0.31</u>	<u>100%</u>	<u>0.30</u>	<u>100%</u>

2004 PREMIUM RATE COMPONENTS

RATE GROUP 845: LOCAL GOVERNMENT SERVICES

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Component	2004 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2004 Premium Rate	2003 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	0.678		0.701	
2. Second Injury Enhancement Fund (SIEF)				
a. <i>minus</i> Relief	(0.133)		(0.123)	
b. <i>plus</i> Transfer Charge	0.141		0.155	
3. NET NEW CLAIMS COST	0.686	0.686	0.734	0.734
		42%		45%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.306		0.324	
2. Legislative Obligations	0.052		0.058	
3. Accident Prevention	0.085		0.068	
4. TOTAL OVERHEAD EXPENSES	0.444		0.451	
a. <i>minus</i> Relief	(0.036)		(0.060)	
b. <i>plus</i> Transfer Charge	0.000		0.000	
5. NET OVERHEAD EXPENSES	0.408	0.408	0.391	0.391
		25%		24%
C. UNFUNDED LIABILITY				
		0.561		0.514
		35%		32%
D. (GAIN)/LOSS				
1. 1999 Accident Year	(0.012)		(0.009)	
2. 2000 Accident Year	(0.012)		(0.015)	
3. 2001 Accident Year	(0.007)		N/A	
	(0.032)	(0.032)	(0.024)	(0.024)
		-2%		-1%
E. TOTAL PREMIUM RATE (A+B+C+D)				
	1.62		1.62	
		100%		100%

2004 PREMIUM RATE COMPONENTS

RATE GROUP 851: HOMES FOR NURSING CARE *

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Component	2004 Premium Rate Per \$100 Of Insurable Earnings		2003 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2004 Premium Rate		Percentage of 2003 Premium Rate	
A. NEW CLAIMS COST								
1. GROSS NEW CLAIMS COST		1.349		1.391				
2. Second Injury Enhancement Fund (SIEF)								
a. <i>minus</i> Relief		(0.417)		(0.405)				
b. <i>plus</i> Transfer Charge		0.281		0.308				
3. NET NEW CLAIMS COST		1.213	1.213	1.294	1.294	44%	1.294	47%
B. OVERHEAD EXPENSES								
1. WSIB Administrative		0.405		0.428				
2. Legislative Obligations		0.069		0.078				
3. Accident Prevention		0.043		0.039				
4. TOTAL OVERHEAD EXPENSES		0.518		0.546				
a. <i>minus</i> Relief		0.000		0.000				
b. <i>plus</i> Transfer Charge		0.096		0.063				
5. NET OVERHEAD EXPENSES		0.614	0.614	0.609	0.609	22%	0.609	22%
C. UNFUNDED LIABILITY								
			0.992			36%	0.906	33%
D. (GAIN)/LOSS								
1. 1999 Accident Year		(0.021)		(0.016)				
2. 2000 Accident Year		(0.021)		(0.026)				
3. 2001 Accident Year		(0.014)		N/A				
		(0.057)	(0.057)	(0.043)	(0.043)	-2%	(0.043)	-2%
E. TOTAL PREMIUM RATE (A+B+C+D)								
		2.76		2.77		100%	2.77	100%

* Experience for rate groups 851 and 852 has been combined in order to determine a common 2004 premium rate.

2004 PREMIUM RATE COMPONENTS

RATE GROUP 852: HOMES FOR RESIDENTIAL CARE *

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Component	2004 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2004 Premium Rate	2003 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	1.349		1.391	
2. Second Injury Enhancement Fund (SIEF)				
a. <i>minus</i> Relief	(0.417)		(0.405)	
b. <i>plus</i> Transfer Charge	0.281		0.308	
3. NET NEW CLAIMS COST	<u>1.213</u>	1.213	<u>1.294</u>	1.294
		44%		47%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.405		0.428	
2. Legislative Obligations	0.069		0.078	
3. Accident Prevention	0.043		0.039	
4. TOTAL OVERHEAD EXPENSES	<u>0.518</u>		<u>0.546</u>	
a. <i>minus</i> Relief	0.000		0.000	
b. <i>plus</i> Transfer Charge	0.096		0.063	
5. NET OVERHEAD EXPENSES	<u>0.614</u>	0.614	<u>0.609</u>	0.609
		22%		22%
C. UNFUNDED LIABILITY				
		0.992		0.906
		36%		33%
D. (GAIN)/LOSS				
1. 1999 Accident Year	(0.021)		(0.016)	
2. 2000 Accident Year	(0.021)		(0.026)	
3. 2001 Accident Year	(0.014)		N/A	
	<u>(0.057)</u>	(0.057)	<u>(0.043)</u>	(0.043)
		-2%		-2%
E. TOTAL PREMIUM RATE (A+B+C+D)				
	<u><u>2.76</u></u>	<u>100%</u>	<u><u>2.77</u></u>	<u>100%</u>

* Experience for rate groups 851 and 852 has been combined in order to determine a common 2004 premium rate.

2004 PREMIUM RATE COMPONENTS

RATE GROUP 853: HOSPITALS *

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Component	2004 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2004 Premium Rate	2003 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2003 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	0.424			0.433		
2. Second Injury Enhancement Fund (SIEF)						
a. <i>minus</i> Relief	(0.146)			(0.130)		
b. <i>plus</i> Transfer Charge	0.088			0.096		
3. NET NEW CLAIMS COST	0.368	0.368	43%	0.399	0.399	46%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.246			0.262		
2. Legislative Obligations	0.042			0.047		
3. Accident Prevention	0.022			0.021		
4. TOTAL OVERHEAD EXPENSES	0.311			0.331		
a. <i>minus</i> Relief	(0.116)			(0.134)		
b. <i>plus</i> Transfer Charge	0.000			0.000		
5. NET OVERHEAD EXPENSES	0.195	0.195	23%	0.197	0.197	23%
C. UNFUNDED LIABILITY						
		0.301	35%		0.280	33%
D. (GAIN)/LOSS						
1. 1999 Accident Year	(0.006)			(0.005)		
2. 2000 Accident Year	(0.006)			(0.008)		
3. 2001 Accident Year	(0.004)			N/A		
	(0.017)	(0.017)	-2%	(0.013)	(0.013)	-2%
E. TOTAL PREMIUM RATE (A+B+C+D)						
	<u>0.85</u>		<u>100%</u>	<u>0.86</u>		<u>100%</u>

* Experience for rate groups 853 and 861 has been combined in order to determine a common 2004 premium rate.

2004 PREMIUM RATE COMPONENTS

RATE GROUP 857: NURSING SERVICES

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Component	2004 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2004 Premium Rate	2003 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2003 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	1.016			1.077		
2. Second Injury Enhancement Fund (SIEF)						
a. <i>minus</i> Relief	(0.292)			(0.293)		
b. <i>plus</i> Transfer Charge	0.212			0.239		
3. NET NEW CLAIMS COST	0.936	0.936	44%	1.023	1.023	47%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.353			0.378		
2. Legislative Obligations	0.060			0.067		
3. Accident Prevention	0.036			0.034		
4. TOTAL OVERHEAD EXPENSES	0.450			0.481		
a. <i>minus</i> Relief	0.000			0.000		
b. <i>plus</i> Transfer Charge	0.026			0.004		
5. NET OVERHEAD EXPENSES	0.476	0.476	22%	0.485	0.485	22%
C. UNFUNDED LIABILITY						
		0.765	36%		0.717	33%
D. (GAIN)/LOSS						
1. 1999 Accident Year	(0.016)			(0.013)		
2. 2000 Accident Year	(0.016)			(0.021)		
3. 2001 Accident Year	(0.010)			N/A		
	(0.044)	(0.044)	-2%	(0.034)	(0.034)	-2%
E. TOTAL PREMIUM RATE (A+B+C+D)						
	<u>2.13</u>		<u>100%</u>	<u>2.19</u>		<u>100%</u>

2004 PREMIUM RATE COMPONENTS

RATE GROUP 858: GROUP HOMES

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Component	2004 Premium Rate Per \$100 Of Insurable Earnings		2003 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2004 Premium Rate		Percentage of 2003 Premium Rate	
A. NEW CLAIMS COST								
1. GROSS NEW CLAIMS COST	1.086		1.109					
2. Second Injury Enhancement Fund (SIEF)								
a. <i>minus</i> Relief	(0.256)		(0.213)					
b. <i>plus</i> Transfer Charge	0.226		0.246					
3. NET NEW CLAIMS COST	1.057	1.057	1.142	1.142	44%	47%		
B. OVERHEAD EXPENSES								
1. WSIB Administrative	0.376		0.400					
2. Legislative Obligations	0.064		0.072					
3. Accident Prevention	0.039		0.036					
4. TOTAL OVERHEAD EXPENSES	0.480		0.508					
a. <i>minus</i> Relief	0.000		0.000					
b. <i>plus</i> Transfer Charge	0.056		0.031					
5. NET OVERHEAD EXPENSES	0.536	0.536	0.539	0.539	22%	22%		
C. UNFUNDED LIABILITY		0.864		0.800	36%	33%		
D. (GAIN)/LOSS								
1. 1999 Accident Year	(0.019)		(0.014)					
2. 2000 Accident Year	(0.018)		(0.023)					
3. 2001 Accident Year	(0.012)		N/A					
	(0.050)	(0.050)	(0.038)	(0.038)	-2%	-2%		
E. TOTAL PREMIUM RATE (A+B+C+D)	2.41		2.44		100%	100%		

2004 PREMIUM RATE COMPONENTS

RATE GROUP 861: TREATMENT CLINICS AND SPECIALIZED SERVICES *

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Component	2004 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2004 Premium Rate	2003 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2003 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	0.424			0.433		
2. Second Injury Enhancement Fund (SIEF)						
a. <i>minus</i> Relief	(0.146)			(0.130)		
b. <i>plus</i> Transfer Charge	0.088			0.096		
3. NET NEW CLAIMS COST	0.368	0.368	43%	0.399	0.399	46%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.246			0.262		
2. Legislative Obligations	0.042			0.047		
3. Accident Prevention	0.022			0.021		
4. TOTAL OVERHEAD EXPENSES	0.311			0.331		
a. <i>minus</i> Relief	(0.116)			(0.134)		
b. <i>plus</i> Transfer Charge	0.000			0.000		
5. NET OVERHEAD EXPENSES	0.195	0.195	23%	0.197	0.197	23%
C. UNFUNDED LIABILITY						
		0.301	35%		0.280	33%
D. (GAIN)/LOSS						
1. 1999 Accident Year	(0.006)			(0.005)		
2. 2000 Accident Year	(0.006)			(0.008)		
3. 2001 Accident Year	(0.004)			N/A		
	(0.017)	(0.017)	-2%	(0.013)	(0.013)	-2%
E. TOTAL PREMIUM RATE (A+B+C+D)						
	<u>0.85</u>		<u>100%</u>	<u>0.86</u>		<u>100%</u>

* Experience for rate groups 853 and 861 has been combined in order to determine a common 2004 premium rate.

2004 PREMIUM RATE COMPONENTS

RATE GROUP 875: PROFESSIONAL OFFICES AND AGENCIES

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Component	2004 Premium Rate Per \$100 Of Insurable Earnings		2003 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2004 Premium Rate		Percentage of 2003 Premium Rate	
A. NEW CLAIMS COST								
1. GROSS NEW CLAIMS COST	0.262		0.272					
2. Second Injury Enhancement Fund (SIEF)								
a. <i>minus</i> Relief	(0.058)		(0.059)					
b. <i>plus</i> Transfer Charge	0.055		0.060					
3. NET NEW CLAIMS COST	0.258	0.258	0.274	0.274	43%	0.274	46%	
B. OVERHEAD EXPENSES								
1. WSIB Administrative	0.226		0.239					
2. Legislative Obligations	0.037		0.043					
3. Accident Prevention	0.019		0.018					
4. TOTAL OVERHEAD EXPENSES	0.284		0.300					
a. <i>minus</i> Relief	(0.143)		(0.161)					
b. <i>plus</i> Transfer Charge	0.000		0.000					
5. NET OVERHEAD EXPENSES	0.141	0.141	0.139	0.139	24%	0.139	23%	
C. UNFUNDED LIABILITY		0.211		0.192	35%	0.192	32%	
D. (GAIN)/LOSS								
1. 1999 Accident Year	(0.004)		(0.003)					
2. 2000 Accident Year	(0.004)		(0.005)					
3. 2001 Accident Year	(0.002)		N/A					
	(0.012)	(0.012)	(0.009)	(0.009)	-2%	(0.009)	-2%	
E. TOTAL PREMIUM RATE (A+B+C+D)	0.60		0.60		100%		100%	

2004 PREMIUM RATE COMPONENTS

CLASS H: GOVERNMENT AND RELATED SERVICES

Component	2004 Premium Rate Per \$100 Of Insurable Earnings		2003 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2004 Premium Rate		Percentage of 2003 Premium Rate	
A. NEW CLAIMS COST								
1. GROSS NEW CLAIMS COST	0.479		0.502					
2. Second Injury Enhancement Fund (SIEF)								
a. <i>minus</i> Relief	(0.137)		(0.130)					
b. <i>plus</i> Transfer Charge	0.100		0.111					
3. NET NEW CLAIMS COST	0.442	0.442	0.483	0.483	42%	45%		
B. OVERHEAD EXPENSES								
1. WSIB Administrative	0.260		0.277					
2. Legislative Obligations	0.044		0.049					
3. Accident Prevention	0.060		0.049					
4. TOTAL OVERHEAD EXPENSES	0.364		0.376					
a. <i>minus</i> Relief	(0.096)		(0.114)					
b. <i>plus</i> Transfer Charge	0.000		0.000					
5. NET OVERHEAD EXPENSES	0.268	0.268	0.262	0.262	26%	24%		
C. UNFUNDED LIABILITY		0.362		0.338	34%	32%		
D. (GAIN)/LOSS								
1. 1999 Accident Year	(0.007)		(0.006)					
2. 2000 Accident Year	(0.007)		(0.009)					
3. 2001 Accident Year	(0.005)		N/A					
	(0.020)	(0.020)	(0.016)	(0.016)	-2%	-1%		
E. TOTAL PREMIUM RATE (A+B+C+D)	1.05		1.07		100%	100%		



WSIB **2004**
Premium
Rates **MANUAL**

SECTION 6I

*Class I –
Supporting Documentation*

2004 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>
1998	\$392,144,310	\$58,200	\$24,997	15,688	345	2.20%
1999	\$401,515,252	\$59,200	\$25,371	15,826	314	1.98%
2000	\$413,788,573	\$59,300	\$26,033	15,895	325	2.04%
2001	\$436,741,085	\$60,600	\$27,801	15,710	286	1.82%
2002	\$459,070,243	\$64,600	\$28,651	16,023	308	1.92%
2003	\$467,363,347	\$65,600	\$29,023	16,103	302	1.88%
2004	\$474,397,165	\$66,800	\$29,314	16,184	296	1.83%

**2004 PREMIUM RATES
 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

RATE GROUP 908: OTHER REAL ESTATE SERVICES

(CLASS I: OTHER SERVICES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	\$441,125,519	\$58,200	\$26,844	16,433	277	1.69%
1999	\$466,956,897	\$59,200	\$27,178	17,182	305	1.78%
2000	\$531,217,446	\$59,300	\$28,632	18,553	292	1.57%
2001	\$592,599,227	\$60,600	\$30,136	19,664	280	1.42%
2002	\$630,625,315	\$64,600	\$30,126	20,933	242	1.16%
2003	\$642,017,561	\$65,600	\$30,518	21,038	272	1.29%
2004	\$651,679,926	\$66,800	\$30,823	21,143	274	1.30%

2004 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>
1998	\$421,234,752	\$58,200	\$21,648	19,458	435	2.24%
1999	\$454,781,848	\$59,200	\$20,976	21,681	495	2.28%
2000	\$496,987,367	\$59,300	\$21,999	22,591	442	1.96%
2001	\$541,370,225	\$60,600	\$22,805	23,739	495	2.09%
2002	\$595,585,670	\$64,600	\$23,979	24,838	483	1.94%
2003	\$606,344,925	\$65,600	\$24,291	24,962	474	1.90%
2004	\$615,470,416	\$66,800	\$24,534	25,087	465	1.85%

**2004 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

RATE GROUP 919: RESTAURANTS AND CATERING

(CLASS I: OTHER SERVICES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	\$3,177,118,757	\$58,200	\$15,554	204,261	5,517	2.70%
1999	\$3,396,142,757	\$59,200	\$15,747	215,674	5,612	2.60%
2000	\$3,719,606,777	\$59,300	\$16,282	228,446	6,391	2.80%
2001	\$3,964,985,619	\$60,600	\$16,872	235,000	5,990	2.55%
2002	\$4,255,872,538	\$64,600	\$16,811	253,165	5,918	2.34%
2003	\$4,332,754,875	\$65,600	\$17,030	254,431	5,805	2.28%
2004	\$4,397,962,836	\$66,800	\$17,200	255,703	5,694	2.23%

**2004 PREMIUM RATES
 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

RATE GROUP 921: HOTELS, MOTELS AND CAMPING

(CLASS I: OTHER SERVICES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	\$505,350,860	\$58,200	\$18,902	26,735	878	3.28%
1999	\$559,241,152	\$59,200	\$19,431	28,782	1,017	3.53%
2000	\$590,940,452	\$59,300	\$20,153	29,322	952	3.25%
2001	\$612,391,304	\$60,600	\$20,128	30,425	882	2.90%
2002	\$642,914,635	\$64,600	\$21,277	30,216	921	3.05%
2003	\$654,528,888	\$65,600	\$21,554	30,367	903	2.97%
2004	\$664,379,548	\$66,800	\$21,769	30,519	886	2.90%

**2004 PREMIUM RATES
 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

RATE GROUP 923: JANITORIAL SERVICES

(CLASS I: OTHER SERVICES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	\$467,729,193	\$58,200	\$17,618	26,549	718	2.70%
1999	\$496,192,417	\$59,200	\$17,654	28,106	709	2.52%
2000	\$530,503,316	\$59,300	\$19,140	27,716	740	2.67%
2001	\$571,197,572	\$60,600	\$19,315	29,572	740	2.50%
2002	\$602,103,205	\$64,600	\$20,514	29,351	733	2.50%
2003	\$612,980,199	\$65,600	\$20,781	29,498	719	2.44%
2004	\$622,205,551	\$66,800	\$20,988	29,645	705	2.38%

**2004 PREMIUM RATES
 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

RATE GROUP 929: SUPPLY OF NON-CLERICAL LABOUR

(CLASS I: OTHER SERVICES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	\$493,902,363	\$58,200	\$17,053	28,963	2,454	8.47%
1999	\$572,169,576	\$59,200	\$17,637	32,441	2,434	7.50%
2000	\$638,286,574	\$59,300	\$18,332	34,817	2,339	6.72%
2001	\$540,312,574	\$60,600	\$18,423	29,329	1,801	6.14%
2002	\$606,252,765	\$64,600	\$18,623	32,554	1,991	6.12%
2003	\$617,204,721	\$65,600	\$18,865	32,717	1,953	5.97%
2004	\$626,493,652	\$66,800	\$19,054	32,881	1,916	5.83%

2004 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION
RATE GROUP 933: EQUIPMENT RENTAL AND REPAIR SERVICES

(CLASS I: OTHER SERVICES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	\$253,101,468	\$58,200	\$25,155	10,062	282	2.80%
1999	\$272,387,146	\$59,200	\$25,085	10,859	289	2.66%
2000	\$302,705,254	\$59,300	\$25,722	11,768	350	2.97%
2001	\$311,069,243	\$60,600	\$27,646	11,252	377	3.35%
2002	\$342,063,251	\$64,600	\$27,801	12,304	353	2.87%
2003	\$348,242,624	\$65,600	\$28,162	12,366	346	2.80%
2004	\$353,483,675	\$66,800	\$28,444	12,428	340	2.74%

2004 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>
1998	\$509,551,496	\$58,200	\$22,154	23,000	464	2.02%
1999	\$534,302,755	\$59,200	\$22,919	23,313	487	2.09%
2000	\$557,144,654	\$59,300	\$23,557	23,651	472	2.00%
2001	\$764,725,375	\$60,600	\$26,304	29,072	615	2.12%
2002	\$805,316,105	\$64,600	\$26,251	30,677	606	1.98%
2003	\$819,864,140	\$65,600	\$26,592	30,830	594	1.93%
2004	\$832,203,096	\$66,800	\$26,858	30,984	583	1.88%

**2004 PREMIUM RATES
 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

RATE GROUP 944: PERSONAL SERVICES

(CLASS I: OTHER SERVICES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	\$490,749,777	\$58,200	\$17,292	28,379	709	2.50%
1999	\$460,433,674	\$59,200	\$18,401	25,022	631	2.52%
2000	\$271,633,052	\$59,300	\$18,380	14,779	319	2.16%
2001	\$265,836,064	\$60,600	\$19,894	13,363	254	1.90%
2002	\$270,981,523	\$64,600	\$19,949	13,584	238	1.75%
2003	\$275,876,804	\$65,600	\$20,208	13,652	233	1.71%
2004	\$280,028,750	\$66,800	\$20,410	13,720	229	1.67%

**2004 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

RATE GROUP 956: LEGAL AND FINANCIAL SERVICES

(CLASS I: OTHER SERVICES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	\$2,282,419,705	\$58,200	\$24,437	93,402	222	0.24%
1999	\$2,540,130,526	\$59,200	\$25,165	100,938	172	0.17%
2000	\$2,744,235,222	\$59,300	\$27,324	100,433	209	0.21%
2001	\$2,903,717,948	\$60,600	\$31,514	92,140	172	0.19%
2002	\$2,958,201,226	\$64,600	\$30,903	95,724	188	0.20%
2003	\$3,011,641,131	\$65,600	\$31,305	96,203	184	0.19%
2004	\$3,056,966,330	\$66,800	\$31,618	96,684	181	0.19%

**2004 PREMIUM RATES
 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

RATE GROUP 958: TECHNICAL AND BUSINESS SERVICES

(CLASS I: OTHER SERVICES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	\$3,149,075,228	\$58,200	\$28,621	110,026	380	0.35%
1999	\$3,474,460,385	\$59,200	\$28,934	120,081	441	0.37%
2000	\$3,839,707,086	\$59,300	\$28,990	132,447	531	0.40%
2001	\$4,462,085,616	\$60,600	\$29,616	150,664	572	0.38%
2002	\$5,076,801,666	\$64,600	\$31,044	163,538	603	0.37%
2003	\$5,168,514,088	\$65,600	\$31,448	164,356	591	0.36%
2004	\$5,246,300,225	\$66,800	\$31,762	165,178	580	0.35%

**2004 PREMIUM RATES
 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

RATE GROUP 962: ADVERTISING AND ENTERTAINMENT

(CLASS I: OTHER SERVICES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	\$664,520,717	\$58,200	\$34,714	19,143	268	1.40%
1999	\$721,530,527	\$59,200	\$35,823	20,142	355	1.76%
2000	\$777,897,512	\$59,300	\$33,652	23,116	311	1.35%
2001	\$757,086,660	\$60,600	\$35,721	21,194	266	1.26%
2002	\$813,911,417	\$64,600	\$35,182	23,134	264	1.14%
2003	\$828,614,727	\$65,600	\$35,639	23,250	259	1.11%
2004	\$841,085,378	\$66,800	\$35,996	23,366	254	1.09%

**2004 PREMIUM RATES
 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

RATE GROUP 975: LINEN AND LAUNDRY SERVICES

(CLASS I: OTHER SERVICES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	\$187,955,094	\$58,200	\$24,484	7,677	227	2.96%
1999	\$197,109,679	\$59,200	\$26,304	7,493	238	3.18%
2000	\$206,490,484	\$59,300	\$26,217	7,876	238	3.02%
2001	\$219,558,981	\$60,600	\$26,624	8,247	244	2.96%
2002	\$231,264,172	\$64,600	\$26,889	8,601	231	2.69%
2003	\$235,441,959	\$65,600	\$27,239	8,644	227	2.63%
2004	\$238,985,361	\$66,800	\$27,511	8,687	222	2.56%

**2004 PREMIUM RATES
 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

RATE GROUP 981: MEMBERSHIP ORGANIZATIONS

(CLASS I: OTHER SERVICES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	\$617,861,503	\$58,200	\$24,249	25,480	169	0.66%
1999	\$654,724,534	\$59,200	\$23,828	27,477	170	0.62%
2000	\$682,950,883	\$59,300	\$24,677	27,676	192	0.69%
2001	\$712,274,867	\$60,600	\$26,779	26,598	190	0.71%
2002	\$755,063,522	\$64,600	\$27,421	27,536	205	0.74%
2003	\$768,703,745	\$65,600	\$27,777	27,674	201	0.73%
2004	\$780,272,736	\$66,800	\$28,055	27,812	197	0.71%

**2004 PREMIUM RATES
 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

RATE GROUP 983: COMMUNICATIONS INDUSTRIES

(CLASS I: OTHER SERVICES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	\$778,149,587	\$58,200	\$39,506	19,697	130	0.66%
1999	\$849,584,791	\$59,200	\$41,483	20,480	128	0.63%
2000	\$1,022,498,564	\$59,300	\$39,053	26,182	110	0.42%
2001	\$1,036,813,343	\$60,600	\$42,616	24,329	123	0.51%
2002	\$1,063,717,279	\$64,600	\$41,897	25,389	127	0.50%
2003	\$1,082,933,332	\$65,600	\$42,442	25,516	125	0.49%
2004	\$1,099,231,478	\$66,800	\$42,866	25,644	122	0.48%

**2004 PREMIUM RATES
 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

CLASS I: OTHER SERVICES

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
1998	\$14,831,990,329	\$58,200	\$21,975	674,953	13,475	2.00%
1999	\$16,051,663,916	\$59,200	\$22,434	715,497	13,797	1.93%
2000	\$17,326,593,216	\$59,300	\$23,249	745,268	14,213	1.91%
2001	\$18,692,765,703	\$60,600	\$24,586	760,298	13,287	1.75%
2002	\$20,109,744,532	\$64,600	\$24,902	807,567	13,411	1.66%
2003	\$20,473,027,067	\$65,600	\$25,225	811,607	13,188	1.62%
2004	\$20,781,146,124	\$66,800	\$25,478	815,665	12,944	1.59%

2004 PREMIUM RATES

NEW CLAIMS COST BY RATE GROUP

<u>Rate Group</u>	<u>Description</u>	<u>2004 New Claims Cost</u>		<u>2004 Premium</u>
		<u>Cost Index *</u> <u>(%)</u>	<u>Cost per LTI</u> <u>(\$)</u>	<u>Rate</u> <u>(\$)</u>
905	APARTMENT AND CONDOMINIUM SERVICES	209%	17,312	2.41
908	OTHER REAL ESTATE SERVICES	159%	13,176	1.26
911	SECURITY AND INVESTIGATION SERVICES	112%	9,253	1.61
919	RESTAURANTS AND CATERING	70%	5,820	1.76
921	HOTELS, MOTELS AND CAMPING	106%	8,800	2.72
923	JANITORIAL SERVICES	159%	13,127	3.36
929	SUPPLY OF NON-CLERICAL LABOUR	84%	6,928	4.82
933	EQUIPMENT RENTAL AND REPAIR SERVICES	144%	11,875	2.76
937	RECREATIONAL SERVICES AND FACILITIES	113%	9,310	1.56
944	PERSONAL SERVICES	155%	12,860	2.36
956	LEGAL AND FINANCIAL SERVICES	135%	11,132	0.17
958	TECHNICAL AND BUSINESS SERVICES	123%	10,161	0.30
962	ADVERTISING AND ENTERTAINMENT	152%	12,585	0.94
975	LINEN AND LAUNDRY SERVICES	187%	15,447	3.15
981	MEMBERSHIP ORGANIZATIONS	120%	9,923	0.58
983	COMMUNICATIONS INDUSTRIES	164%	13,531	0.35
CLASS: I OTHER SERVICES			8,270	1.20

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

2004 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 905: APARTMENT AND CONDOMINIUM 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.1 WSIB Administrative			
	WSIB Administrative	0.378	0.429
	Total	0.378	0.429
B.2 Legislative Obligations			
	WSIAT	0.014	0.016
	Office of Worker Advisor	0.007	0.008
	Office of Employer Advisor	0.002	0.002
	OHSA	0.037	0.042
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.004	0.005
	Total	0.064	0.073
B.3 Accident Prevention			
	IAPA	0.046	0.046
	Total	0.489	0.549
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.060	
B.5 NET OVERHEAD EXPENSES		0.549	

2004 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.1 WSIB Administrative			
	WSIB Administrative	0.281	0.222
	Total	0.281	0.222
B.2 Legislative Obligations			
	WSIAT	0.010	0.008
	Office of Worker Advisor	0.005	0.004
	Office of Employer Advisor	0.002	0.002
	OHSA	0.027	0.021
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.003	0.002
	Total	0.047	0.037
B.3 Accident Prevention			
	IAPA	0.033	0.033
	Total	0.362	0.293
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	(0.069)	
	b) plus Transfer Charge	0.000	
B.5 NET OVERHEAD EXPENSES		0.293	

2004 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.1 WSIB Administrative			
	WSIB Administrative	0.311	0.286
	Total	0.311	0.286
B.2 Legislative Obligations			
	WSIAT	0.012	0.011
	Office of Worker Advisor	0.006	0.006
	Office of Employer Advisor	0.002	0.002
	OHSA	0.030	0.028
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.003	0.003
	Total	0.053	0.049
B.3 Accident Prevention			
	IAPA	0.037	0.037
	Total	0.402	0.373
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	(0.029)	
	b) plus Transfer Charge	0.000	
		<u>0.000</u>	
B.5 NET OVERHEAD EXPENSES		0.373	

2004 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 Relief/Transfer</u>	<u>After Relief/Transfer</u>
B.1 WSIB Administrative			
	WSIB Administrative	0.324	0.314
	Total	0.324	0.314
B.2 Legislative Obligations			
	WSIAT	0.012	0.012
	Office of Worker Advisor	0.006	0.006
	Office of Employer Advisor	0.002	0.002
	OHSA	0.032	0.031
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.003	0.003
	Total	0.055	0.053
B.3 Accident Prevention			
	OSSA	0.029	0.029
	Total	0.409	0.397
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	(0.012)	
	b) plus Transfer Charge	0.000	
B.5 NET OVERHEAD EXPENSES		0.397	

2004 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 Relief/Transfer</u>	<u>After Relief/Transfer</u>
B.1 WSIB Administrative			
	WSIB Administrative	0.405	0.488
	Total	0.405	0.488
B.2 Legislative Obligations			
	WSIAT	0.015	0.018
	Office of Worker Advisor	0.007	0.008
	Office of Employer Advisor	0.003	0.004
	OHSA	0.040	0.048
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.004	0.005
	Total	0.069	0.083
B.3 Accident Prevention			
	OSSA	0.038	0.038
	Total	0.512	0.609
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.097	
		<u>0.097</u>	
B.5 NET OVERHEAD EXPENSES		0.609	

2004 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.1 WSIB Administrative			
	WSIB Administrative	0.458	0.600
	Total	0.458	0.600
B.2 Legislative Obligations			
	WSIAT	0.017	0.022
	Office of Worker Advisor	0.008	0.010
	Office of Employer Advisor	0.003	0.004
	OHSA	0.045	0.059
	Mine Rescue	0.000	0.000
	Program Administration	0.001	0.001
	Institute of Work & Health	0.005	0.007
	Total	0.079	0.104
B.3 Accident Prevention			
	IAPA	0.056	0.056
	Total	0.593	0.760
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.167	
B.5 NET OVERHEAD EXPENSES		0.760	

2004 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 Relief/Transfer</u>	<u>After Relief/Transfer</u>
B.1 WSIB Administrative			
	WSIB Administrative	0.591	0.780
	Total	0.591	0.780
B.2 Legislative Obligations			
	WSIAT	0.022	0.029
	Office of Worker Advisor	0.011	0.015
	Office of Employer Advisor	0.004	0.005
	OHSA	0.058	0.077
	Mine Rescue	0.000	0.000
	Program Administration	0.001	0.001
	Institute of Work & Health	0.006	0.008
	Total	0.102	0.135
B.3 Accident Prevention			
	IAPA	0.072	0.072
	Total	0.765	0.987
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.222	
B.5 NET OVERHEAD EXPENSES		0.987	

2004 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 933: EQUIPMENT RENTAL AND REPAIR 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.1 WSIB Administrative			
	WSIB Administrative	0.408	0.494
	Total	0.408	0.494
B.2 Legislative Obligations			
	WSIAT	0.015	0.018
	Office of Worker Advisor	0.007	0.008
	Office of Employer Advisor	0.003	0.004
	OHSA	0.040	0.048
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.004	0.005
	Total	0.069	0.083
B.3 Accident Prevention			
	OSSA	0.038	0.038
	Total	0.517	0.617
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.100	
B.5 NET OVERHEAD EXPENSES		0.617	

2004 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 937: RECREATIONAL SERVICES AND FACILITIES

(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.1 WSIB Administrative			
	WSIB Administrative	0.307	0.278
	Total	0.307	0.278
B.2 Legislative Obligations			
	WSIAT	0.011	0.010
	Office of Worker Advisor	0.006	0.005
	Office of Employer Advisor	0.002	0.002
	OHSA	0.030	0.027
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.003	0.003
	Total	0.052	0.047
B.3 Accident Prevention			
	OSSA	0.027	0.027
	Total	0.387	0.353
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	(0.034)	
	b) plus Transfer Charge	0.000	
B.5 NET OVERHEAD EXPENSES		0.353	

2004 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>	
		<u>Before Relief/Transfer</u>	<u>After Relief/Transfer</u>
B.1 WSIB Administrative			
	WSIB Administrative	0.375	0.423
	Total	0.375	0.423
B.2 Legislative Obligations			
	WSIAT	0.014	0.016
	Office of Worker Advisor	0.007	0.008
	Office of Employer Advisor	0.002	0.002
	OHSA	0.037	0.042
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.004	0.005
	Total	0.064	0.072
B.3 Accident Prevention			
	OSSA	0.035	0.035
	Total	0.474	0.530
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.056	
B.5 NET OVERHEAD EXPENSES		0.530	

2004 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.1 WSIB Administrative			
	WSIB Administrative	0.191	0.028
	Total	0.191	0.028
B.2 Legislative Obligations			
	WSIAT	0.007	0.001
	Office of Worker Advisor	0.003	0.000
	Office of Employer Advisor	0.001	0.000
	OHSA	0.018	0.003
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.002	0.000
	Total	0.031	0.004
B.3 Accident Prevention			
	OSSA	0.015	0.015
	Total	0.239	0.049
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	(0.190)	
	b) plus Transfer Charge	0.000	
B.5 NET OVERHEAD EXPENSES		0.049	

2004 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.1 WSIB Administrative			
	WSIB Administrative	0.200	0.048
	Total	0.200	0.048
B.2 Legislative Obligations			
	WSIAT	0.007	0.002
	Office of Worker Advisor	0.004	0.001
	Office of Employer Advisor	0.001	0.000
	OHSA	0.019	0.005
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.002	0.000
	Total	0.033	0.008
B.3 Accident Prevention			
	IAPA	0.023	0.023
	Total	0.258	0.081
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	(0.177)	
	b) plus Transfer Charge	0.000	
B.5 NET OVERHEAD EXPENSES		0.081	

2004 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 962: ADVERTISING AND ENTERTAINMENT

(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.1 WSIB Administrative			
	WSIB Administrative	0.255	0.166
	Total	0.255	0.166
B.2 Legislative Obligations			
	WSIAT	0.009	0.006
	Office of Worker Advisor	0.005	0.003
	Office of Employer Advisor	0.002	0.001
	OHSA	0.025	0.016
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.003	0.002
	Total	0.044	0.029
B.3 Accident Prevention			
	OSSA	0.022	0.022
	Total	0.321	0.217
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	(0.104)	
	b) plus Transfer Charge	0.000	
B.5 NET OVERHEAD EXPENSES		0.217	

2004 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.1 WSIB Administrative			
	WSIB Administrative	0.441	0.564
	Total	0.441	0.564
B.2 Legislative Obligations			
	WSIAT	0.016	0.020
	Office of Worker Advisor	0.008	0.010
	Office of Employer Advisor	0.003	0.004
	OHSA	0.043	0.055
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.005	0.006
	Total	0.075	0.096
B.3 Accident Prevention			
	IAPA	0.053	0.053
	Total	0.569	0.713
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.144	
B.5 NET OVERHEAD EXPENSES		0.713	

2004 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.1 WSIB Administrative			
	WSIB Administrative	0.224	0.100
	Total	0.224	0.100
B.2 Legislative Obligations			
	WSIAT	0.008	0.004
	Office of Worker Advisor	0.004	0.002
	Office of Employer Advisor	0.001	0.000
	OHSA	0.022	0.010
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.002	0.001
	Total	0.037	0.016
B.3 Accident Prevention			
	OSSA	0.018	0.018
	Total	0.282	0.137
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	(0.145)	
	b) plus Transfer Charge	0.000	
B.5 NET OVERHEAD EXPENSES		0.137	

2004 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 983: COMMUNICATIONS INDUSTRIES

(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.1 WSIB Administrative			
	WSIB Administrative	0.206	0.067
	Total	0.206	0.067
B.2 Legislative Obligations			
	WSIAT	0.008	0.003
	Office of Worker Advisor	0.004	0.001
	Office of Employer Advisor	0.001	0.000
	OHSA	0.000	0.000
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.002	0.001
	Total	0.015	0.005
B.3 Accident Prevention			
		0.000	0.000
	Total	0.223	0.074
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	(0.149)	
	b) plus Transfer Charge	0.000	
B.5 NET OVERHEAD EXPENSES		0.074	

2004 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.1 WSIB Administrative			
	WSIB Administrative	0.277	0.211
	Total	0.277	0.211
B.2 Legislative Obligations			
	WSIAT	0.010	0.008
	Office of Worker Advisor	0.005	0.004
	Office of Employer Advisor	0.002	0.001
	OHSA	0.026	0.020
	Mine Rescue	0.000	0.000
	Program Administration	0.000	0.000
	Institute of Work & Health	0.003	0.002
	Total	0.046	0.035
B.3 Accident Prevention			
		0.027	0.027
	Total	0.351	0.274
B.4 TOTAL OVERHEAD EXPENSES			
	a) minus Relief	(0.077)	
	b) plus Transfer Charge	0.000	
B.5 NET OVERHEAD EXPENSES		0.274	

2004 PREMIUM RATE COMPONENTS

RATE GROUP 905: APARTMENT AND CONDOMINIUM SERVICES

(CLASS I: OTHER SERVICES)

Component	2004 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2004 Premium Rate	2003 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	1.096		1.150	
2. Second Injury Enhancement Fund (SIEF)				
a. <i>minus</i> Relief	(0.255)		(0.271)	
b. <i>plus</i> Transfer Charge	0.228		0.255	
3. NET NEW CLAIMS COST	1.070	1.070	1.134	1.134
		44%		47%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.378		0.398	
2. Legislative Obligations	0.064		0.071	
3. Accident Prevention	0.046		0.041	
4. TOTAL OVERHEAD EXPENSES	0.489		0.512	
a. <i>minus</i> Relief	0.000		0.000	
b. <i>plus</i> Transfer Charge	0.060		0.028	
5. NET OVERHEAD EXPENSES	0.549	0.549	0.540	0.540
		23%		22%
C. UNFUNDED LIABILITY		0.877		0.794
		36%		33%
D. (GAIN)/LOSS				
1. 1999 Accident Year	(0.031)		(0.042)	
2. 2000 Accident Year	(0.021)		(0.010)	
3. 2001 Accident Year	(0.033)		N/A	
	(0.086)	(0.086)	(0.053)	(0.053)
		-4%		-2%
E. TOTAL PREMIUM RATE (A+B+C+D)	2.41	100%	2.42	100%

2004 PREMIUM RATE COMPONENTS

RATE GROUP 908: OTHER REAL ESTATE SERVICES

(CLASS I: OTHER SERVICES)

Component	2004 Premium Rate Per \$100 Of Insurable Earnings		2003 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2004 Premium Rate		Percentage of 2003 Premium Rate	
A. NEW CLAIMS COST								
1. GROSS NEW CLAIMS COST	0.562		0.614					
2. Second Injury Enhancement Fund (SIEF)								
a. <i>minus</i> Relief	(0.127)		(0.157)					
b. <i>plus</i> Transfer Charge	0.117		0.136					
3. NET NEW CLAIMS COST	0.553	0.553	0.593	0.593	44%	47%		
B. OVERHEAD EXPENSES								
1. WSIB Administrative	0.281		0.298					
2. Legislative Obligations	0.047		0.054					
3. Accident Prevention	0.033		0.030					
4. TOTAL OVERHEAD EXPENSES	0.362		0.382					
a. <i>minus</i> Relief	(0.069)		(0.091)					
b. <i>plus</i> Transfer Charge	0.000		0.000					
5. NET OVERHEAD EXPENSES	0.293	0.293	0.291	0.291	23%	23%		
C. UNFUNDED LIABILITY		0.453		0.416	36%	33%		
D. (GAIN)/LOSS								
1. 1999 Accident Year	(0.016)		(0.022)					
2. 2000 Accident Year	(0.010)		(0.005)					
3. 2001 Accident Year	(0.017)		N/A					
	(0.044)	(0.044)	(0.027)	(0.027)	-3%	-2%		
E. TOTAL PREMIUM RATE (A+B+C+D)	1.26		1.27		100%	100%		

2004 PREMIUM RATE COMPONENTS

RATE GROUP 911: SECURITY AND INVESTIGATION SERVICES

(CLASS I: OTHER SERVICES)

Component	2004 Premium Rate Per \$100 Of Insurable Earnings		2003 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2004 Premium Rate		Percentage of 2003 Premium Rate	
A. NEW CLAIMS COST								
1. GROSS NEW CLAIMS COST	0.710		0.830					
2. Second Injury Enhancement Fund (SIEF)								
a. <i>minus</i> Relief	(0.144)		(0.216)					
b. <i>plus</i> Transfer Charge	0.148		0.184					
3. NET NEW CLAIMS COST	0.714	0.714	0.799	0.799	44%	47%		
B. OVERHEAD EXPENSES								
1. WSIB Administrative	0.311		0.336					
2. Legislative Obligations	0.053		0.060					
3. Accident Prevention	0.037		0.034					
4. TOTAL OVERHEAD EXPENSES	0.402		0.432					
a. <i>minus</i> Relief	(0.029)		(0.046)					
b. <i>plus</i> Transfer Charge	0.000		0.000					
5. NET OVERHEAD EXPENSES	0.373	0.373	0.386	0.386	23%	23%		
C. UNFUNDED LIABILITY		0.584		0.560	36%	33%		
D. (GAIN)/LOSS								
1. 1999 Accident Year	(0.021)		(0.029)					
2. 2000 Accident Year	(0.014)		(0.007)					
3. 2001 Accident Year	(0.022)		N/A					
	(0.057)	(0.057)	(0.037)	(0.037)	-4%	-2%		
E. TOTAL PREMIUM RATE (A+B+C+D)	1.61		1.71		100%	100%		

2004 PREMIUM RATE COMPONENTS

RATE GROUP 919: RESTAURANTS AND CATERING

(CLASS I: OTHER SERVICES)

Component	2004 Premium Rate Per \$100 Of Insurable Earnings		2003 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2004 Premium Rate		Percentage of 2003 Premium Rate	
A. NEW CLAIMS COST								
1. GROSS NEW CLAIMS COST	0.765		0.864					
2. Second Injury Enhancement Fund (SIEF)								
a. <i>minus</i> Relief	(0.142)		(0.205)					
b. <i>plus</i> Transfer Charge	0.159		0.191					
3. NET NEW CLAIMS COST	0.782	0.782	0.851	0.851	44%	47%		
B. OVERHEAD EXPENSES								
1. WSIB Administrative	0.324		0.346					
2. Legislative Obligations	0.055		0.063					
3. Accident Prevention	0.029		0.028					
4. TOTAL OVERHEAD EXPENSES	0.409		0.437					
a. <i>minus</i> Relief	(0.012)		(0.034)					
b. <i>plus</i> Transfer Charge	0.000		0.000					
5. NET OVERHEAD EXPENSES	0.397	0.397	0.403	0.403	23%	22%		
C. UNFUNDED LIABILITY		0.641		0.596	36%	33%		
D. (GAIN)/LOSS								
1. 1999 Accident Year	(0.023)		(0.031)					
2. 2000 Accident Year	(0.015)		(0.008)					
3. 2001 Accident Year	(0.024)		N/A					
	(0.063)	(0.063)	(0.039)	(0.039)	-4%	-2%		
E. TOTAL PREMIUM RATE (A+B+C+D)	1.76		1.81		100%	100%		

2004 PREMIUM RATE COMPONENTS

RATE GROUP 921: HOTELS, MOTELS AND CAMPING

(CLASS I: OTHER SERVICES)

Component	2004 Premium Rate Per \$100 Of Insurable Earnings		2003 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2004 Premium Rate		Percentage of 2003 Premium Rate	
A. NEW CLAIMS COST								
1. GROSS NEW CLAIMS COST	1.191		1.293					
2. Second Injury Enhancement Fund (SIEF)								
a. <i>minus</i> Relief	(0.225)		(0.292)					
b. <i>plus</i> Transfer Charge	0.248		0.287					
3. NET NEW CLAIMS COST	<u>1.215</u>	1.215	<u>1.288</u>	1.288	45%	1.288	47%	
B. OVERHEAD EXPENSES								
1. WSIB Administrative	0.405		0.427					
2. Legislative Obligations	0.069		0.077					
3. Accident Prevention	0.038		0.036					
4. TOTAL OVERHEAD EXPENSES	<u>0.512</u>		<u>0.541</u>					
a. <i>minus</i> Relief	0.000		0.000					
b. <i>plus</i> Transfer Charge	0.097		0.062					
5. NET OVERHEAD EXPENSES	<u>0.609</u>	0.609	<u>0.603</u>	0.603	22%	0.603	22%	
C. UNFUNDED LIABILITY		0.995		0.902	37%		33%	
D. (GAIN)/LOSS								
1. 1999 Accident Year	(0.035)		(0.048)					
2. 2000 Accident Year	(0.023)		(0.012)					
3. 2001 Accident Year	(0.038)		N/A					
	<u>(0.097)</u>	(0.097)	<u>(0.060)</u>	(0.060)	-4%	(0.060)	-2%	
E. TOTAL PREMIUM RATE (A+B+C+D)	<u><u>2.72</u></u>		<u><u>2.73</u></u>		100%	<u><u>2.73</u></u>	100%	

2004 PREMIUM RATE COMPONENTS

RATE GROUP 923: JANITORIAL SERVICES

(CLASS I: OTHER SERVICES)

Component	2004 Premium Rate Per \$100 Of Insurable Earnings		2003 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2004 Premium Rate		Percentage of 2003 Premium Rate	
A. NEW CLAIMS COST								
1. GROSS NEW CLAIMS COST		1.510		1.650				
2. Second Injury Enhancement Fund (SIEF)								
a. <i>minus</i> Relief		(0.328)		(0.434)				
b. <i>plus</i> Transfer Charge		0.315		0.366				
3. NET NEW CLAIMS COST		1.497	1.497	1.582	45%	1.582	1.582	47%
B. OVERHEAD EXPENSES								
1. WSIB Administrative		0.458		0.481				
2. Legislative Obligations		0.079		0.088				
3. Accident Prevention		0.056		0.050				
4. TOTAL OVERHEAD EXPENSES		0.593		0.619				
a. <i>minus</i> Relief		0.000		0.000				
b. <i>plus</i> Transfer Charge		0.167		0.127				
5. NET OVERHEAD EXPENSES		0.760	0.760	0.746	23%	0.746	0.746	22%
C. UNFUNDED LIABILITY								
			1.226		36%		1.108	33%
D. (GAIN)/LOSS								
1. 1999 Accident Year		(0.044)		(0.059)				
2. 2000 Accident Year		(0.029)		(0.015)				
3. 2001 Accident Year		(0.046)		N/A				
		(0.120)	(0.120)	(0.074)	-4%	(0.074)	(0.074)	-2%
E. TOTAL PREMIUM RATE (A+B+C+D)								
		3.36		3.36	100%	3.36		100%

2004 PREMIUM RATE COMPONENTS

RATE GROUP 929: SUPPLY OF NON-CLERICAL LABOUR

(CLASS I: OTHER SERVICES)

Component	2004 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2004 Premium Rate	2003 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	2.150		2.326	
2. Second Injury Enhancement Fund (SIEF)				
a. <i>minus</i> Relief	(0.394)		(0.540)	
b. <i>plus</i> Transfer Charge	0.448		0.516	
3. NET NEW CLAIMS COST	2.205	2.205	2.302	2.302
		46%		47%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.591		0.615	
2. Legislative Obligations	0.102		0.112	
3. Accident Prevention	0.072		0.064	
4. TOTAL OVERHEAD EXPENSES	0.765		0.791	
a. <i>minus</i> Relief	0.000		0.000	
b. <i>plus</i> Transfer Charge	0.222		0.286	
5. NET OVERHEAD EXPENSES	0.987	0.987	1.077	1.077
		20%		22%
C. UNFUNDED LIABILITY		1.806		1.613
		37%		33%
D. (GAIN)/LOSS				
1. 1999 Accident Year	(0.064)		(0.086)	
2. 2000 Accident Year	(0.043)		(0.022)	
3. 2001 Accident Year	(0.069)		N/A	
	(0.177)	(0.177)	(0.108)	(0.108)
		-4%		-2%
E. TOTAL PREMIUM RATE (A+B+C+D)	4.82	100%	4.88	100%

2004 PREMIUM RATE COMPONENTS

RATE GROUP 933: EQUIPMENT RENTAL AND REPAIR SERVICES

(CLASS I: OTHER SERVICES)

Component	2004 Premium Rate Per \$100 Of Insurable Earnings		2003 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2004 Premium Rate		Percentage of 2003 Premium Rate	
A. NEW CLAIMS COST								
1. GROSS NEW CLAIMS COST	1.159		1.305					
2. Second Injury Enhancement Fund (SIEF)								
a. <i>minus</i> Relief	(0.171)		(0.280)					
b. <i>plus</i> Transfer Charge	0.242		0.289					
3. NET NEW CLAIMS COST	1.230	1.230	1.315	1.315	45%	1.315	47%	
B. OVERHEAD EXPENSES								
1. WSIB Administrative	0.408		0.432					
2. Legislative Obligations	0.069		0.079					
3. Accident Prevention	0.038		0.036					
4. TOTAL OVERHEAD EXPENSES	0.517		0.547					
a. <i>minus</i> Relief	0.000		0.000					
b. <i>plus</i> Transfer Charge	0.100		0.068					
5. NET OVERHEAD EXPENSES	0.617	0.617	0.615	0.615	22%	0.615	22%	
C. UNFUNDED LIABILITY		1.008		0.921	37%		33%	
D. (GAIN)/LOSS								
1. 1999 Accident Year	(0.036)		(0.049)					
2. 2000 Accident Year	(0.024)		(0.012)					
3. 2001 Accident Year	(0.038)		N/A					
	(0.099)	(0.099)	(0.061)	(0.061)	-4%	(0.061)	-2%	
E. TOTAL PREMIUM RATE (A+B+C+D)	2.76		2.79		100%	2.79	100%	

2004 PREMIUM RATE COMPONENTS

RATE GROUP 937: RECREATIONAL SERVICES AND FACILITIES

(CLASS I: OTHER SERVICES)

Component	2004 Premium Rate Per \$100 Of Insurable Earnings		2003 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2004 Premium Rate		Percentage of 2003 Premium Rate	
A. NEW CLAIMS COST								
1. GROSS NEW CLAIMS COST		0.662		0.748				
2. Second Injury Enhancement Fund (SIEF)								
a. <i>minus</i> Relief		(0.107)		(0.181)				
b. <i>plus</i> Transfer Charge		0.138		0.166				
3. NET NEW CLAIMS COST		0.694	0.694	0.733	0.733	44%	0.733	47%
B. OVERHEAD EXPENSES								
1. WSIB Administrative		0.307		0.324				
2. Legislative Obligations		0.052		0.058				
3. Accident Prevention		0.027		0.026				
4. TOTAL OVERHEAD EXPENSES		0.387		0.409				
a. <i>minus</i> Relief		(0.034)		(0.060)				
b. <i>plus</i> Transfer Charge		0.000		0.000				
5. NET OVERHEAD EXPENSES		0.353	0.353	0.349	0.349	23%	0.349	22%
C. UNFUNDED LIABILITY								
			0.568			36%	0.514	33%
D. (GAIN)/LOSS								
1. 1999 Accident Year		(0.020)		(0.027)				
2. 2000 Accident Year		(0.013)		(0.007)				
3. 2001 Accident Year		(0.021)		N/A				
		(0.055)	(0.055)	(0.034)	(0.034)	-4%	(0.034)	-2%
E. TOTAL PREMIUM RATE (A+B+C+D)								
		1.56		1.56		100%	1.56	100%

2004 PREMIUM RATE COMPONENTS

RATE GROUP 944: PERSONAL SERVICES

(CLASS I: OTHER SERVICES)

Component	2004 Premium Rate Per \$100 Of Insurable Earnings		2003 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2004 Premium Rate		Percentage of 2003 Premium Rate	
A. NEW CLAIMS COST								
1. GROSS NEW CLAIMS COST	1.067		1.156					
2. Second Injury Enhancement Fund (SIEF)								
a. <i>minus</i> Relief	(0.238)		(0.309)					
b. <i>plus</i> Transfer Charge	0.222		0.256					
3. NET NEW CLAIMS COST	1.053	1.053	1.104	1.104	45%	47%		
B. OVERHEAD EXPENSES								
1. WSIB Administrative	0.375		0.393					
2. Legislative Obligations	0.064		0.071					
3. Accident Prevention	0.035		0.032					
4. TOTAL OVERHEAD EXPENSES	0.474		0.496					
a. <i>minus</i> Relief	0.000		0.000					
b. <i>plus</i> Transfer Charge	0.056		0.022					
5. NET OVERHEAD EXPENSES	0.530	0.530	0.518	0.518	22%	22%		
C. UNFUNDED LIABILITY		0.862		0.773	37%	33%		
D. (GAIN)/LOSS								
1. 1999 Accident Year	(0.031)		(0.041)					
2. 2000 Accident Year	(0.020)		(0.010)					
3. 2001 Accident Year	(0.033)		N/A					
	(0.084)	(0.084)	(0.051)	(0.051)	-4%	-2%		
E. TOTAL PREMIUM RATE (A+B+C+D)	<u>2.36</u>		<u>2.34</u>		<u>100%</u>	<u>100%</u>		

2004 PREMIUM RATE COMPONENTS

RATE GROUP 956: LEGAL AND FINANCIAL SERVICES

(CLASS I: OTHER SERVICES)

Component	2004 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2004 Premium Rate	2003 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	0.067		0.071	
2. Second Injury Enhancement Fund (SIEF)				
a. <i>minus</i> Relief	(0.010)		(0.012)	
b. <i>plus</i> Transfer Charge	0.014		0.016	
3. NET NEW CLAIMS COST	0.071	0.071	0.076	0.076
		42%		45%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.191		0.202	
2. Legislative Obligations	0.031		0.035	
3. Accident Prevention	0.015		0.014	
4. TOTAL OVERHEAD EXPENSES	0.239		0.253	
a. <i>minus</i> Relief	(0.190)		(0.205)	
b. <i>plus</i> Transfer Charge	0.000		0.000	
5. NET OVERHEAD EXPENSES	0.049	0.049	0.048	0.048
		29%		28%
C. UNFUNDED LIABILITY				
		0.058		0.053
		34%		31%
D. (GAIN)/LOSS				
1. 1999 Accident Year	(0.002)		(0.002)	
2. 2000 Accident Year	(0.001)		0.000	
3. 2001 Accident Year	(0.002)		N/A	
	(0.005)	(0.005)	(0.003)	(0.003)
		-3%		-2%
E. TOTAL PREMIUM RATE (A+B+C+D)				
	<u>0.17</u>	<u>100%</u>	<u>0.17</u>	<u>100%</u>

2004 PREMIUM RATE COMPONENTS

RATE GROUP 958: TECHNICAL AND BUSINESS SERVICES

(CLASS I: OTHER SERVICES)

Component	2004 Premium Rate Per \$100 Of Insurable Earnings		2003 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2004 Premium Rate		Percentage of 2003 Premium Rate	
A. NEW CLAIMS COST								
1. GROSS NEW CLAIMS COST	0.114		0.126					
2. Second Injury Enhancement Fund (SIEF)								
a. <i>minus</i> Relief	(0.015)		(0.024)					
b. <i>plus</i> Transfer Charge	0.024		0.028					
3. NET NEW CLAIMS COST	0.124	0.124	0.131	0.131	41%	44%		
B. OVERHEAD EXPENSES								
1. WSIB Administrative	0.200		0.212					
2. Legislative Obligations	0.033		0.038					
3. Accident Prevention	0.023		0.021					
4. TOTAL OVERHEAD EXPENSES	0.258		0.272					
a. <i>minus</i> Relief	(0.177)		(0.193)					
b. <i>plus</i> Transfer Charge	0.000		0.000					
5. NET OVERHEAD EXPENSES	0.081	0.081	0.079	0.079	27%	26%		
C. UNFUNDED LIABILITY		0.101		0.092	34%	31%		
D. (GAIN)/LOSS								
1. 1999 Accident Year	(0.003)		(0.004)					
2. 2000 Accident Year	(0.002)		(0.001)					
3. 2001 Accident Year	(0.003)		N/A					
	(0.009)	(0.009)	(0.006)	(0.006)	-3%	-2%		
E. TOTAL PREMIUM RATE (A+B+C+D)	<u>0.30</u>		<u>0.30</u>		<u>100%</u>	<u>100%</u>		

2004 PREMIUM RATE COMPONENTS

RATE GROUP 962: ADVERTISING AND ENTERTAINMENT

(CLASS I: OTHER SERVICES)

Component	2004 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2004 Premium Rate	2003 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2003 Premium Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	0.386		0.463	
2. Second Injury Enhancement Fund (SIEF)				
a. <i>minus</i> Relief	(0.052)		(0.126)	
b. <i>plus</i> Transfer Charge	0.080		0.103	
3. NET NEW CLAIMS COST	0.415	0.415	0.440	0.440
		44%		47%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.255		0.269	
2. Legislative Obligations	0.044		0.049	
3. Accident Prevention	0.022		0.020	
4. TOTAL OVERHEAD EXPENSES	0.321		0.339	
a. <i>minus</i> Relief	(0.104)		(0.125)	
b. <i>plus</i> Transfer Charge	0.000		0.000	
5. NET OVERHEAD EXPENSES	0.217	0.217	0.214	0.214
		23%		23%
C. UNFUNDED LIABILITY				
		0.340		0.308
		36%		33%
D. (GAIN)/LOSS				
1. 1999 Accident Year	(0.012)		(0.016)	
2. 2000 Accident Year	(0.008)		(0.004)	
3. 2001 Accident Year	(0.013)		N/A	
	(0.033)	(0.033)	(0.020)	(0.020)
		-4%		-2%
E. TOTAL PREMIUM RATE (A+B+C+D)				
	0.94		0.94	
		100%		100%

2004 PREMIUM RATE COMPONENTS

RATE GROUP 975: LINEN AND LAUNDRY SERVICES

(CLASS I: OTHER SERVICES)

Component	2004 Premium Rate Per \$100 Of Insurable Earnings		2003 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2004 Premium Rate		Percentage of 2003 Premium Rate	
A. NEW CLAIMS COST								
1. GROSS NEW CLAIMS COST	1.456		1.603					
2. Second Injury Enhancement Fund (SIEF)								
a. <i>minus</i> Relief	(0.356)		(0.449)					
b. <i>plus</i> Transfer Charge	0.304		0.355					
3. NET NEW CLAIMS COST	1.404	1.404	1.509	1.509	45%	1.509	47%	
B. OVERHEAD EXPENSES								
1. WSIB Administrative	0.441		0.468					
2. Legislative Obligations	0.075		0.086					
3. Accident Prevention	0.053		0.048					
4. TOTAL OVERHEAD EXPENSES	0.569		0.601					
a. <i>minus</i> Relief	0.000		0.000					
b. <i>plus</i> Transfer Charge	0.144		0.111					
5. NET OVERHEAD EXPENSES	0.713	0.713	0.712	0.712	23%	0.712	22%	
C. UNFUNDED LIABILITY		1.150		1.057	37%		33%	
D. (GAIN)/LOSS								
1. 1999 Accident Year	(0.041)		(0.056)					
2. 2000 Accident Year	(0.027)		(0.014)					
3. 2001 Accident Year	(0.044)		N/A					
	(0.113)	(0.113)	(0.070)	(0.070)	-4%	(0.070)	-2%	
E. TOTAL PREMIUM RATE (A+B+C+D)	3.15		3.21		100%		100%	

2004 PREMIUM RATE COMPONENTS

RATE GROUP 981: MEMBERSHIP ORGANIZATIONS

(CLASS I: OTHER SERVICES)

Component	2004 Premium Rate Per \$100 Of Insurable Earnings		2003 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2004 Premium Rate		Percentage of 2003 Premium Rate	
A. NEW CLAIMS COST								
1. GROSS NEW CLAIMS COST		0.254		0.265				
2. Second Injury Enhancement Fund (SIEF)								
a. <i>minus</i> Relief		(0.056)		(0.067)				
b. <i>plus</i> Transfer Charge		0.053		0.059				
3. NET NEW CLAIMS COST		0.252	0.252	0.257	43%	0.257	0.257	46%
B. OVERHEAD EXPENSES								
1. WSIB Administrative		0.224		0.236				
2. Legislative Obligations		0.037		0.042				
3. Accident Prevention		0.018		0.017				
4. TOTAL OVERHEAD EXPENSES		0.282		0.296				
a. <i>minus</i> Relief		(0.145)		(0.165)				
b. <i>plus</i> Transfer Charge		0.000		0.000				
5. NET OVERHEAD EXPENSES		0.137	0.137	0.131	24%	0.131	0.131	23%
C. UNFUNDED LIABILITY								
			0.206		36%		0.180	32%
D. (GAIN)/LOSS								
1. 1999 Accident Year		(0.007)		(0.009)				
2. 2000 Accident Year		(0.004)		(0.002)				
3. 2001 Accident Year		(0.007)		N/A				
		(0.020)	(0.020)	(0.012)	-3%	(0.012)	(0.012)	-2%
E. TOTAL PREMIUM RATE (A+B+C+D)								
		0.58		0.56	100%		0.56	100%

2004 PREMIUM RATE COMPONENTS

RATE GROUP 983: COMMUNICATIONS INDUSTRIES

(CLASS I: OTHER SERVICES)

Component	2004 Premium Rate Per \$100 Of Insurable Earnings		2003 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2004 Premium Rate		Percentage of 2003 Premium Rate	
A. NEW CLAIMS COST								
1. GROSS NEW CLAIMS COST	0.152		0.165					
2. Second Injury Enhancement Fund (SIEF)								
a. <i>minus</i> Relief	(0.029)		(0.038)					
b. <i>plus</i> Transfer Charge	0.032		0.037					
3. NET NEW CLAIMS COST	0.156	0.156	0.164	0.164	45%	47%		
B. OVERHEAD EXPENSES								
1. WSIB Administrative	0.206		0.218					
2. Legislative Obligations	0.015		0.018					
3. Accident Prevention	0.000		0.000					
4. TOTAL OVERHEAD EXPENSES	0.223		0.238					
a. <i>minus</i> Relief	(0.149)		(0.165)					
b. <i>plus</i> Transfer Charge	0.000		0.000					
5. NET OVERHEAD EXPENSES	0.074	0.074	0.073	0.073	21%	21%		
C. UNFUNDED LIABILITY		0.128		0.115	37%	33%		
D. (GAIN)/LOSS								
1. 1999 Accident Year	(0.004)		(0.006)					
2. 2000 Accident Year	(0.003)		(0.001)					
3. 2001 Accident Year	(0.004)		N/A					
	(0.012)	(0.012)	(0.007)	(0.007)	-3%	-2%		
E. TOTAL PREMIUM RATE (A+B+C+D)	0.35		0.35		100%	100%		

2004 PREMIUM RATE COMPONENTS

CLASS I: OTHER SERVICES

Component	2004 Premium Rate Per \$100 Of Insurable Earnings		2003 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2004 Premium Rate		Percentage of 2003 Premium Rate	
A. NEW CLAIMS COST								
1. GROSS NEW CLAIMS COST	0.523		0.594					
2. Second Injury Enhancement Fund (SIEF)								
a. <i>minus</i> Relief	(0.098)		(0.142)					
b. <i>plus</i> Transfer Charge	0.109		0.132					
3. NET NEW CLAIMS COST	0.534	0.534	0.584	0.584	45%		47%	
B. OVERHEAD EXPENSES								
1. WSIB Administrative	0.277		0.296					
2. Legislative Obligations	0.046		0.052					
3. Accident Prevention	0.027		0.025					
4. TOTAL OVERHEAD EXPENSES	0.351		0.374					
a. <i>minus</i> Relief	(0.077)		(0.092)					
b. <i>plus</i> Transfer Charge	0.000		0.000					
5. NET OVERHEAD EXPENSES	0.274	0.274	0.282	0.282	23%		23%	
C. UNFUNDED LIABILITY		0.437		0.409	36%		33%	
D. (GAIN)/LOSS								
1. 1999 Accident Year	(0.015)		(0.021)					
2. 2000 Accident Year	(0.010)		(0.005)					
3. 2001 Accident Year	(0.016)		N/A					
	(0.042)	(0.042)	(0.027)	(0.027)	-4%		-2%	
E. TOTAL PREMIUM RATE (A+B+C+D)	1.20		1.25		100%		100%	

2004 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>2004 Premium Rate</u> (\$)
905	APARTMENT AND CONDOMINIUM SERVICES	1.070	0.549	0.877	(0.086)	2.41
908	OTHER REAL ESTATE SERVICES	0.553	0.293	0.453	(0.044)	1.26
911	SECURITY AND INVESTIGATION SERVICES	0.714	0.373	0.584	(0.057)	1.61
919	RESTAURANTS AND CATERING	0.782	0.397	0.641	(0.063)	1.76
921	HOTELS, MOTELS AND CAMPING	1.215	0.609	0.995	(0.097)	2.72
923	JANITORIAL SERVICES	1.497	0.760	1.226	(0.120)	3.36
929	SUPPLY OF NON-CLERICAL LABOUR	2.205	0.987	1.806	(0.177)	4.82
933	EQUIPMENT RENTAL AND REPAIR SERVICES	1.230	0.617	1.008	(0.099)	2.76
937	RECREATIONAL SERVICES AND FACILITIES	0.694	0.353	0.568	(0.055)	1.56
944	PERSONAL SERVICES	1.053	0.530	0.862	(0.084)	2.36
956	LEGAL AND FINANCIAL SERVICES	0.071	0.049	0.058	(0.005)	0.17
958	TECHNICAL AND BUSINESS SERVICES	0.124	0.081	0.101	(0.009)	0.30
962	ADVERTISING AND ENTERTAINMENT	0.415	0.217	0.340	(0.033)	0.94
975	LINEN AND LAUNDRY SERVICES	1.404	0.713	1.150	(0.113)	3.15
981	MEMBERSHIP ORGANIZATIONS	0.252	0.137	0.206	(0.020)	0.58
983	COMMUNICATIONS INDUSTRIES	0.156	0.074	0.128	(0.012)	0.35
CLASS: I	OTHER SERVICES	0.534	0.274	0.437	(0.042)	1.20



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SECTION 7

*Supporting Documentation
for Schedule 1*

2004 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
1998	\$97,615,407,370	\$58,200	\$28,252	3,455,179	86,310	2.50%
1999	\$104,041,458,336	\$59,200	\$28,932	3,596,097	88,718	2.47%
2000	\$110,540,612,286	\$59,300	\$29,503	3,746,707	91,851	2.45%
2001	\$114,582,773,935	\$60,600	\$30,499	3,756,917	85,575	2.28%
2002	\$121,508,174,131	\$64,600	\$31,427	3,866,364	84,284	2.18%
2003	\$124,069,283,274	\$65,600	\$31,878	3,891,955	83,645	2.15%
2004	\$127,357,343,651	\$66,800	\$32,440	3,925,961	82,583	2.10%

2004 PREMIUM RATES

NEW CLAIMS COST BY RATE GROUP

<u>Class</u>	<u>Description</u>	<u>2004 New Claims Cost</u> <u>Cost per LTI (\$)</u>	<u>2004</u> <u>Premium</u> <u>Rate</u> <u>(\$)</u>
A	FOREST PRODUCTS	29,402	4.57
B	MINING AND RELATED INDUSTRIES	59,119	6.04
C	OTHER PRIMARY INDUSTRIES	12,361	3.57
D	MANUFACTURING	13,376	2.15
E	TRANSPORTATION AND STORAGE	18,708	4.58
F	RETAIL AND WHOLESALE TRADES	10,159	1.58
G	CONSTRUCTION	40,444	6.08
H	GOVERNMENT AND RELATED SERVICES	9,740	1.05
I	OTHER SERVICES	8,270	1.20
	Schedule 1	14,356	2.19

2004 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.1	WSIB Administrative	0.355	0.355
	Total	0.355	0.355
B.2	Legislative Obligations		
	WSIAT	0.013	0.013
	Office of Worker Advisor	0.006	0.006
	Office of Employer Advisor	0.002	0.002
	OHSA	0.032	0.032
	Mine Rescue	0.002	0.002
	Program Administration	0.000	0.000
	Institute of Work & Health	0.004	0.004
	Total	0.059	0.059
B.3	Accident Prevention		
		0.053	0.053
	Total	0.468	0.468
B.4	TOTAL OVERHEAD EXPENSES		
	a) minus Relief	0.000	
	b) plus Transfer Charge	0.000	
B.5	NET OVERHEAD EXPENSES	0.468	

2004 PREMIUM RATE COMPONENTS

Schedule 1

Component	2004 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2004 Premium Rate	2003 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2003 Premium Rate
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	0.945			1.013		
2. Second Injury Enhancement Fund (SIEF)						
a. <i>minus</i> Relief	(0.197)			(0.225)		
b. <i>plus</i> Transfer Charge	0.197			0.225		
3. NET NEW CLAIMS COST	0.945	0.945	43%	1.014	1.014	46%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.355			0.376		
2. Legislative Obligations	0.059			0.069		
3. Accident Prevention	0.053			0.049		
4. TOTAL OVERHEAD EXPENSES	0.468			0.495		
a. <i>minus</i> Relief	0.000			0.000		
b. <i>plus</i> Transfer Charge	0.000			0.000		
5. NET OVERHEAD EXPENSES	0.468	0.468	21%	0.495	0.495	23%
C. UNFUNDED LIABILITY						
		0.778	36%		0.710	32%
D. (GAIN)/LOSS						
1. 1999 Accident Year	(0.014)			(0.015)		
2. 2000 Accident Year	(0.012)			(0.012)		
3. 2001 Accident Year	0.028			N/A		
	0.002	0.002	0%	(0.027)	(0.027)	-1%
E. TOTAL PREMIUM RATE (A+B+C+D)						
	<u>2.19</u>		<u>100%</u>	<u>2.19</u>		<u>100%</u>

2004 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>2004 Premium Rate</u> (\$)
A	FOREST PRODUCTS	1.843	0.922	1.566	0.235	4.57
B	MINING AND RELATED INDUSTRIES	2.337	1.395	1.909	0.394	6.04
C	OTHER PRIMARY INDUSTRIES	1.655	0.877	1.273	(0.233)	3.57
D	MANUFACTURING	0.897	0.458	0.742	0.054	2.15
E	TRANSPORTATION AND STORAGE	2.029	0.841	1.665	0.046	4.58
F	RETAIL AND WHOLESALE TRADES	0.695	0.354	0.570	(0.040)	1.58
G	CONSTRUCTION	2.721	1.192	2.239	(0.070)	6.08
H	GOVERNMENT AND RELATED SERVICES	0.442	0.268	0.362	(0.020)	1.05
I	OTHER SERVICES	0.534	0.274	0.437	(0.042)	1.20
	SCHEDULE 1	0.945	0.468	0.778	0.002	2.19



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SECTION 8

Rate Group Changes

RATE GROUP CHANGES

The Workplace Safety and Insurance Board (WSIB) reviews the classification scheme each year. For 2004, no rate groups are being added or removed but two minor changes are being implemented.

First, a classification unit is moving from Rate Group 933 : *Equipment Rental and Repair Services* to Rate Group 670 : *Machinery and Other Vehicle, Sales*. Second, a new classification unit is being set up in Rate Group 604 : *Food, Sales*.

These changes are summarized in the table below.

SUMMARY OF RATE GROUP CHANGES FOR 2004			
The following Classification Units (CUs) ...		Will be placed into these Rate Groups for 2004	
2003 Rate Group	Description	2004 Rate Group	Description
933	Equipment Rental and Repair Services The following CU only: 9911-000 Industrial Machinery and Equipment Rental and Leasing	670	Machinery and Other Vehicle, Sales
N/A	A new CU is established : 6011-100 Bulk Retail/Wholesale Sales	604	Food, Sales

As these classification unit changes do not affect how many rate groups there are, the number of rate groups in the WSIB's classification scheme remains at 157.



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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 rate making, 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 2004 premium rates shows that six rate groups are not fully credible for the purpose of rate making. Never the less, each of them has a credibility factor of 74% or above and as these factors are reasonably high, all six of these rate groups were deemed credible for 2004 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.



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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



WSIB **2004**
Premium
Rates **MANUAL**

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. Premium 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: 1-800-387-0080
Facsimile: (416) 344-4684
Toll Free Facsimile: 1-888-313-7373

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

The information contained on the website is continuously maintained and regularly updated.

