

WSIB 2009 Premium Rates MANUAL

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WSIB **2009**
Premium
Rates **MANUAL**

SECTION 1

Introduction



Workplace Safety &
Insurance Board

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

INTRODUCTION

a. 2009 Premium Rates Summary

In July 2008, the Board of Directors of the Workplace Safety and Insurance Board (WSIB) approved the 2009 average premium rate for Schedule 1* employers at \$2.26 for every \$100 of insurable earnings. The Board of Directors' decision to keep the 2009 average premium rate at \$2.26 – unchanged from 2007 and 2008 – is based on careful financial analysis, and an expectation that improvements will occur in health-and-safety and return-to-work outcomes consistent with the WSIB's *Road to Zero* and prevention strategies.

The decision comes after the WSIB sought input from stakeholders on the WSIB *Funding Framework* in February and March 2008. Discussions with employer stakeholders concerning premium rates were reflected in a revised *Funding Framework*, which was approved by the WSIB Board of Directors in April 2008.

The *Funding Framework* confirms the WSIB's commitment to ensuring the long-term viability of the workplace safety and insurance system; and to ensuring its financial resources are dedicated to improving the well-being of workers and employers throughout Ontario.

With the approval of the 2009 average rate in July, final rate group premium rates were set for employers based on their business activity – taking into account various factors such as injury frequency and average cost per claim – for each of the 155 rate groups.

The WSIB's decision to hold the line on the average premium rate assumes that significant progress will continue on key issues of concern to Ontario's employers and workers – such as safer workplaces, and improved return to work outcomes for injured workers.

Unsafe workplaces lead to more injuries and illnesses, and return to work delays mean higher claims costs. These, in turn, create pressure to increase premium rates. There are many things employers can do to help lower their premium rates. Ontario workplaces can help to mitigate the effects of rising claim costs and other financial

* Schedule 1 average premium rate is a weighted average that is determined based on actuarial principles. It represents the average rate paid to the WSIB in a given year by registered employers for every \$100 of insurable earnings. The 155 rate group premium rates may be higher or lower than this average.

pressures on premium rates through improvements in workplace health and safety, and return to work programs.

Employers are encouraged to contact their WSIB account representatives or their Health and Safety Associations for more information about making their workplaces healthier and safer, and about implementing effective return to work programs.

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

The WSIB helps workers deal with the consequences of workplace injuries and illnesses – providing insurance benefits and helping them recover and return to work. The WSIB:

- Administers no-fault workplace insurance for employers and their workers
- Provides benefits for injured and ill workers, and benefits for dependants of workers who have died as a result of a workplace injury or illness
- Monitors the quality of health care
- Assists in early and safe return to work.

The WSIB plays a key role in Ontario's occupational health and safety system. Preventing workplace injuries, illnesses, and fatalities is an important part of our mandate. We are working to change society's attitudes and behaviours when it comes to staying safe on the job. Through community outreach and mass media, we are delivering the messages that "there really are no accidents" and "you can never be too safe." Every one of us can take steps to make a difference and make Ontario's workplaces the safest in the world.

The 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* (WSIA).

The WSIB receives no government funding. WSIB premium revenue must cover all costs associated with both new and existing claims. Revenue is also raised through returns on invested assets.

Employers covered by the WSIA, 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' WSIB claims. The WSIB pays insurance benefits for Schedule 2 workers and is reimbursed by Schedule 2 employers for costs (including administrative costs) of the claims.

This *Premium Rates Manual* pertains to Schedule 1 employers only.

c. Funding Framework

The WSIB's *Funding Framework*, approved by the WSIB Board of Directors in April 2008, was established with significant input received from both worker and employer stakeholders. It outlines the funding principles to help us manage the unfunded liability and the rate-setting process

The *Funding Framework* provides a prudent and financially-responsible process for setting stable and predictable premium rates, while ensuring the long-term financial security of Ontario's workplace health and safety insurance system.

The *Funding Framework* confirms the WSIB's commitment to ensuring the long-term viability of the workplace safety and insurance system; and to ensuring its financial resources are dedicated to improving the well-being of workers and employers throughout Ontario.

The 2008 review of the WSIB's *Funding Framework* aligned the WSIB's financial strategies with its Five-Year Strategic Plan 2008-2012, *The Road to Zero*, and associated targets and expected outcomes.

The *Funding Framework* describes the WSIB's key funding principles:

- Alignment with the WSIB's Five Year Strategic Plan 2008–2012, *The Road to Zero*
- Collective liability
- Inter-generational equity and fairness among employers, workers and the system
- Financial prudence and sustainability
- Premium rate and benefit stabilization
- Retirement of the unfunded liability
- Ease of administration, communication and understanding

Funding principles are applied collectively as a complete and balanced whole, with no one principle taking precedence over another.

With respect to premium rate and benefit stabilization, the *Funding Framework* sets out rules for premium rate increases:

- Because of the long-term nature of the benefit obligations, and the uncertainties and unanticipated pressures that may arise due to factors such as economic conditions and legislative changes, the WSIB carefully considers the impact and makes reasonable efforts to ensure premium rates do not change in any unusual or unpredictable manner from year to year.

- At the rate group level, premium rates will not increase by more than 10% over the average rate change for 95% of all rate groups. For example, this means that a 0% increase in the average premium rate would translate into a maximum increase of not more than 10% (i.e. 0% plus 10%) for 147 (i.e., 95% of 155) of the rate groups. Although rate group premium rates continue to increase or decrease depending on the changing experience of individual rate groups, this rule provides a measure of premium rate stability for most employers.

The WSIB's *Funding Framework* can be viewed on the WSIB website at:
[www.wsib.on.ca/wsib/wsibsite.nsf/LookupFiles/DownloadableFileFundingFramework/\\$File/FundingFramework.pdf](http://www.wsib.on.ca/wsib/wsibsite.nsf/LookupFiles/DownloadableFileFundingFramework/$File/FundingFramework.pdf)

d. Derivation of the 2009 Premium Rates

The Schedule 1 costs of the workers' compensation system are funded through premium rates, which are applied to the payroll of Schedule 1 employers. All Schedule 1 employers are not charged the same rate. Rather, for the purpose of charging them on a more equitable basis, employers are classified into rate groups. Rate groups are defined in a classification scheme and each rate group has a different premium rate, reflecting the inherent risk of the specific business activities of industries insured within that group.

The classification scheme divides the services and business activities into nine broad classes, which are further subdivided into 155 rate groups based on similarity of business activity and relative risk. The number of rate groups has not changed for 2009. More information about changes to the WSIB classification scheme can be found in Section 8 of this manual. Additional details about the classification scheme itself can be obtained from the WSIB's *Employer Classification Manual* located at www.wsib.on.ca/wsib/wecm.nsf/home/ecmhome.

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 2009 premium year. These costs include:

- a) The expected lifetime future costs to pay benefits and claims-related administrative expenses associated with all new claims for the premium year;
- b) The WSIB's administrative expenses, prevention costs and other statutory obligations for the premium year;
- c) The charge to retire the WSIB's unfunded liability in accordance with the WSIB's *Funding Framework*; and

- d) The gains and losses component, which takes into account the actual claims cost experience of a class, as compared to what was originally priced in specific injury years. For the 2009 premium rates, the gains and losses component reflects actual experience in injury years 2003 through 2007.

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

An annual maximum ceiling for average earnings used for determining benefits and premiums is set each year according to the *Workplace Safety and Insurance Act*. The ceiling for the premium rate year (2009) is calculated based upon 175% of the average industrial wage for Ontario from the most recent published Statistics Canada earnings data available as of July 1 of the previous year (2008). The 2009 maximum insurable earnings ceiling is \$74,600, an increase of 1.8% over the 2008 ceiling of \$73,300.

The nine broad industry classes play a significant role in rate setting, because the class level is where certain cost items are projected using data and assumptions particular to each class. After the class estimates have been determined, corresponding estimates are derived for the rate groups of each class. The 2009 premium rates are based on claims experience and insurable earnings data from the most recent five years – that is, for the period from 2003 through 2007 inclusive.

There are many assumptions used when determining premium rates for the classes, including assumptions that relate 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 estimate for that class. The WSIB bases its assumptions of future insurable earnings on information received from organizations such as Infrometrica[†] that is specific to the sectors covered by the WSIA and modified with input from WSIB Service Delivery directors.

[†] Infrometrica is a privately-owned Canadian company specializing in quantitative economic research. Its products and services provide comprehensive coverage of Canadian economic prospects and public policy.

The class-by-class economic assumptions from the WSIB's forecast are shown below.

Economic Assumptions Supporting the 2009 Premium Rates				
Class	Earnings Growth 2007-2008	Earnings Growth 2008-2009	Employment Growth 2007-2008	Employment Growth 2008-2009
Class A: Forest Products	4.24%	2.95%	-2.21%	-1.60%
Class B: Mining and Related Industries	10.05%	2.46%	1.78%	-0.87%
Class C: Other Primary Industries	3.05%	4.76%	-0.12%	0.53%
Class D: Manufacturing	2.55%	1.76%	-0.59%	0.73%
Class E: Transportation and Storage	6.96%	4.91%	0.98%	0.13%
Class F: Retail and Wholesale Trades	3.34%	2.77%	1.09%	0.63%
Class G: Construction	3.14%	2.76%	-1.92%	-2.27%
Class H: Government and Related Services	4.94%	2.75%	0.81%	1.71%
Class I: Other Services	2.43%	2.21%	0.67%	0.83%
Schedule 1	3.37%	2.46%	0.29%	0.64%

e. Classification Scheme and Data Sources

Schedule 1 employers are divided into nine 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 activities 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 rate groups, whereas Class D, Manufacturing, contains 74 rate groups.

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

The classes referred to in this manual should not be confused with industry sectors, which is another categorization used by the WSIB to compare common business practices and approaches.

The figures shown in the Supporting Documentation sections of this manual are based on the data available as of June 2008. Employers may obtain more recent information by contacting the WSIB (see Section 11 of this manual for contact information).



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SECTION 2

*Definition of 2009
Premium Rate Components*

DEFINITION OF 2009 PREMIUM RATE COMPONENTS

A. New Claims Cost

- | | | |
|----|-----------------------|---|
| 1. | Gross New Claims Cost | The estimated cost of new claims for injuries expected to occur during 2009 |
| 2. | SIEF | |
| a. | Relief | The portion of Gross New Claims Cost charged to the Second Injury and Enhancement Fund (SIEF) due to injury 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 2009 |
| 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. | Prevention | Expenses for the Safe Workplace Associations (SWAs) estimated for 2009 |
| 4. | Total Overhead Expenses | Total of Administrative, Legislative Obligations, and Prevention expenses |

- | | |
|------------------------------|---|
| 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 injury years 2003 through 2007 |
| E. Premium Rate | Total cost per \$100 of insurable earnings required to fund new claims, overhead, (gain)/loss, and unfunded liability |



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SECTION 3

Summary of Allocation Rules

SUMMARY OF ALLOCATION RULES FOR 2009 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 (LTIs), the average cost of an LTI expected for that rate group and a loading for future claims administrative expenses of new claims for the premium year.

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

Net new claims cost is the gross cost adjusted for expected relief 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

The Unfunded Liability (UL) charge is determined for Schedule 1 as a collective 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. For the 2009 premium rates, gains and losses are based on injury years 2003 through 2007.

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

*2009 Premium Rates
For Each Rate Group, by Class*

2009 PREMIUM RATES

<u>Rate</u> <u>Group</u>	<u>Description</u>	2009 Premium <u>Rate</u> (\$)
030	LOGGING	10.99
033	MILL PRODUCTS AND FORESTRY SERVICES	7.77
036	VENEERS, PLYWOOD AND WOOD PRESERVATION	4.13
039	PULP, NEWSPRINT AND SPECIALTY PAPERS	2.39
041	CORRUGATED BOXES	2.89
	CLASS A : FOREST PRODUCTS	4.58

(Premium Rates for Class B appear on next page)

2009 PREMIUM RATES

<u>Rate</u> <u>Group</u>	<u>Description</u>	2009 Premium <u>Rate</u> (\$)
110	GOLD MINES	7.79
113	NICKEL MINES	4.98
119	OTHER MINES	6.40
134	AGGREGATES	5.98
	CLASS B : MINING AND RELATED INDUSTRIES	6.11

(Premium Rates for Class C appear on next page)

2009 PREMIUM RATES

<u>Rate</u> <u>Group</u>	<u>Description</u>	2009 Premium <u>Rate</u> (\$)
159	LIVESTOCK FARMS	6.78
167	FIELD CROP, FRUIT AND VEGETABLE FARMS	2.72
174	TOBACCO AND MUSHROOM FARMS	4.27
181	FISHING AND MISCELLANEOUS FARMING	3.14
184	POULTRY FARMS AND AGRICULTURAL SERVICES	2.54
190	LANDSCAPING AND RELATED SERVICES	4.31
	CLASS C : OTHER PRIMARY INDUSTRIES	3.69

(Premium Rates for Class D appear on next page)

2009 PREMIUM RATES

<u>Rate</u> <u>Group</u>	<u>Description</u>	<u>2009</u> <u>Premium</u> <u>Rate</u> <u>(\$)</u>
207	MEAT AND FISH PRODUCTS	4.27
210	POULTRY PRODUCTS	3.35
214	FRUIT AND VEGETABLE PRODUCTS	2.12
216	DAIRY PRODUCTS	1.90
220	OTHER BAKERY PRODUCTS	3.83
222	CONFECTIONERY	1.73
223	BISCUITS, SNACK FOODS AND OTHER FOOD PRODUCTS	2.44
226	CRUSHED AND GROUND FOODS	1.50
230	ALCOHOLIC BEVERAGES	1.49
231	SOFT DRINKS	3.11
237	TIRES AND TUBES	3.48
238	OTHER RUBBER PRODUCTS	3.46
258	FOAMED AND EXPANDED PLASTIC PRODUCTS	2.48
261	PLASTIC FILM AND SHEETING	2.21
263	OTHER PLASTIC PRODUCTS	2.89
289	CLOTH, CARPETS AND TEXTILE PRODUCTS	3.55
301	CLOTHING, FIBRE AND YARN	2.01
308	MILLWORK AND OTHER WOOD INDUSTRIES	5.10
311	WOODEN CABINETS	3.98
312	WOODEN BOXES AND PALLETS	6.83
322	UPHOLSTERED FURNITURE	2.98
323	METAL FURNITURE	2.24
325	WOODEN AND OTHER NON-METAL FURNITURE	4.12
328	FURNITURE PARTS AND FIXTURES	3.99
333	PRINTING, PLATEMAKING AND BINDING	1.59
335	PUBLISHING	0.54
338	FOLDING CARTONS	1.99
341	PAPER PRODUCTS	2.88
352	STEEL AND OTHER SMELTING AND REFINING INDUSTRIES	2.40
358	FOUNDRIES	4.05
361	NON-FERROUS METAL INDUSTRIES	2.93
374	DOORS AND WINDOWS	3.41
375	STRUCTURAL AND ARCHITECTURAL PRODUCTS	4.51

2009 PREMIUM RATES

Rate Group	Description	2009 Premium Rate (\$)
377	COATING OF METAL PRODUCTS	4.01
379	HARDWARE, TOOLS AND CUTLERY	2.63
382	METAL DIES, MOULDS AND PATTERNS	1.84
383	HEATING, REFRIGERATION AND AIR CONDITIONING EQUIPMENT	2.64
385	MACHINE SHOPS	2.50
387	OTHER METAL FABRICATING INDUSTRIES	3.52
389	METAL CLOSURES AND CONTAINERS	2.45
390	OTHER STAMPED AND PRESSED METAL PRODUCTS	2.93
393	WIRE PRODUCTS	3.00
402	MAJOR APPLIANCES AND TRANSMISSION EQUIPMENT	2.01
403	OTHER MACHINERY AND EQUIPMENT	1.58
406	ELEVATORS AND ESCALATORS	2.59
408	BOILERS, PUMPS AND FANS	2.35
411	AGRICULTURAL, CONSTRUCTION AND MINING MACHINERY	2.63
417	AIRCRAFT MANUFACTURING	1.41
419	MOTOR VEHICLE ASSEMBLY	2.93
420	MOTOR VEHICLE ENGINE MANUFACTURING	1.61
421	OTHER MOTOR VEHICLE PARTS AND EQUIPMENT	2.93
424	MOTOR VEHICLE STAMPINGS	2.93
425	MOTOR VEHICLE WHEELS AND BRAKES	2.93
428	MOTOR VEHICLE FABRIC ACCESSORIES	3.33
432	TRUCKS, BUSES AND TRAILERS	4.21
442	RAILROAD ROLLING STOCK	2.60
460	LIGHTING AND SMALL ELECTRICAL APPLIANCES	2.54
466	COMMUNICATION AND ENERGY WIRE PRODUCTS	2.17
468	ELECTRONIC EQUIPMENT & OTHER COMMUNICATION DEVICES	0.39
477	INDUSTRIAL ELECTRICAL EQUIPMENT	1.49
485	BRICKS, CERAMICS AND ABRASIVES	4.34
496	CONCRETE PRODUCTS	5.19
497	READY-MIX CONCRETE	3.52
501	NON-METALLIC MINERAL PRODUCTS	2.73
502	GLASS PRODUCTS	2.44
507	PETROLEUM AND COAL PRODUCTS	0.99
512	RESINS, PAINT, INK AND ADHESIVES	1.56
514	PHARMACEUTICALS AND MEDICINES	0.73

2009 PREMIUM RATES

<u>Rate</u> <u>Group</u>	<u>Description</u>	2009 Premium <u>Rate</u> (\$)
517	SOAP AND TOILETRIES	1.41
524	CHEMICAL INDUSTRIES	1.79
529	JEWELRY AND INSTRUMENTS	0.98
533	SIGNS AND DISPLAYS	3.06
538	SPORTING GOODS AND TOYS	3.92
542	OTHER MANUFACTURED PRODUCTS	2.04
	CLASS D : MANUFACTURING	2.34

(Premium Rates for Class E appear on next page)

2009 PREMIUM RATES

<u>Rate</u> <u>Group</u>	<u>Description</u>	2009 Premium <u>Rate</u> (\$)
551	AIR TRANSPORT INDUSTRIES	1.90
553	AIR TRANSPORT SERVICES	1.53
560	WAREHOUSING	2.64
570	GENERAL TRUCKING	5.79
577	COURIER SERVICES	2.43
580	MISCELLANEOUS TRANSPORT INDUSTRIES	4.43
584	SCHOOL BUSES	2.71
590	AMBULANCE SERVICES	5.85
	CLASS E : TRANSPORTATION AND STORAGE	4.43

(Premium Rates for Class F appear on next page)

2009 PREMIUM RATES

<u>Rate</u> <u>Group</u>	<u>Description</u>	2009 Premium <u>Rate</u> (\$)
604	FOOD, SALES	2.43
606	GROCERY AND CONVENIENCE STORES	1.81
607	SPECIALTY FOOD STORES	3.51
608	BEER STORES	3.99
612	AGRICULTURAL PRODUCTS, SALES	2.37
630	VEHICLE SERVICES AND REPAIRS	3.39
633	PETROLEUM PRODUCTS, SALES	2.49
636	OTHER SALES	1.40
638	PHARMACIES	0.61
641	CLOTHING STORES	1.26
657	AUTOMOBILE AND TRUCK DEALERS	0.71
668	COMPUTER, ELECTRONIC AND ELECTRICAL EQUIPMENT, SALES	0.46
670	MACHINERY AND OTHER VEHICLES, SALES	1.76
681	LUMBER AND BUILDERS SUPPLY	2.72
685	METAL PRODUCTS, WHOLESALE	2.83
689	WASTE MATERIALS RECYCLING	5.90
	CLASS F : RETAIL AND WHOLESALE TRADES	1.68

(Premium Rates for Class G appear on next page)

2009 PREMIUM RATES

<u>Rate</u> <u>Group</u>	<u>Description</u>	2009 Premium <u>Rate</u> (\$)
704	ELECTRICAL AND INCIDENTAL CONSTRUCTION SERVICES	3.25
707	MECHANICAL AND SHEET METAL WORK	3.98
711	ROADBUILDING AND EXCAVATING	4.68
719	INSIDE FINISHING	6.75
723	INDUSTRIAL, COMMERCIAL & INSTITUTIONAL CONSTRUCTION	4.35
728	ROOFING	12.98
732	HEAVY CIVIL CONSTRUCTION	6.34
737	MILLWRIGHTING AND WELDING	6.25
741	MASONRY	11.15
748	FORM WORK AND DEMOLITION	15.86
751	SIDING AND OUTSIDE FINISHING	9.14
764	HOMEBUILDING	8.71
	CLASS G : CONSTRUCTION	6.02

(Premium Rates for Class H appear on next page)

2009 PREMIUM RATES

Rate		2009
Group	Description	Premium
		Rate
		(\$)
810	SCHOOL BOARDS	0.76
817	EDUCATIONAL FACILITIES	0.34
830	POWER AND TELECOMMUNICATION LINES	4.25
833	ELECTRIC POWER GENERATION	0.75
835	OIL, POWER AND WATER DISTRIBUTION	1.01
838	NATURAL GAS DISTRIBUTION	0.54
845	LOCAL GOVERNMENT SERVICES	1.84
851	HOMES FOR NURSING CARE	2.69
852	HOMES FOR RESIDENTIAL CARE	3.06
853	HOSPITALS	0.98
857	NURSING SERVICES	2.89
858	GROUP HOMES	2.96
861	TREATMENT CLINICS AND SPECIALIZED SERVICES	0.98
875	PROFESSIONAL OFFICES AND AGENCIES	0.67
	CLASS H : GOVERNMENT AND RELATED SERVICES	1.18

(Premium Rates for Class I appear on next page)

2009 PREMIUM RATES

<u>Rate</u> <u>Group</u>	<u>Description</u>	2009 Premium <u>Rate</u> (\$)
905	APARTMENT AND CONDOMINIUM SERVICES	2.60
908	OTHER REAL ESTATE SERVICES	1.23
911	SECURITY AND INVESTIGATION SERVICES	1.52
919	RESTAURANTS AND CATERING	1.65
921	HOTELS, MOTELS AND CAMPING	2.68
923	JANITORIAL SERVICES	3.41
929	SUPPLY OF NON-CLERICAL LABOUR	4.62
933	EQUIPMENT RENTAL AND REPAIR SERVICES	2.90
937	RECREATIONAL SERVICES AND FACILITIES	1.78
944	PERSONAL SERVICES	2.83
956	LEGAL AND FINANCIAL SERVICES	0.18
958	TECHNICAL AND BUSINESS SERVICES	0.38
962	ADVERTISING AND ENTERTAINMENT	0.94
975	LINEN AND LAUNDRY SERVICES	3.25
981	MEMBERSHIP ORGANIZATIONS	0.67
983	COMMUNICATIONS INDUSTRIES	0.30
	CLASS I : OTHER SERVICES	1.18
	SCHEDULE 1	2.26



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SECTION 5

*For Each Classification Unit,
by Class*



Workplace Safety &
Insurance Board

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

2009 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	2009 Premium Rate (\$)
0411-099	Logging Operations	A	30	10.99
0511-001	Reforestation Services	A	33	7.77
0511-002	Other Forestry Services	A	33	7.77
2511-000	Shingles and Shakes	A	33	7.77
2512-000	Sawmill and Planing Mill Products	A	33	7.77
2521-099	Veneer and Plywood Operations	A	36	4.13
2591-000	Wood Preservation	A	36	4.13
2592-000	Particle Board	A	36	4.13
2593-000	Wafer Board	A	36	4.13
2711-099	Pulp and Newsprint Operations	A	39	2.39
2713-000	Paperboard	A	39	2.39
2714-000	Building Board	A	39	2.39
2719-000	Specialty Paper Operations	A	39	2.39
2733-000	Paper Bags	A	39	2.39
2793-000	Paper Consumer Products	A	39	2.39
2732-000	Corrugated Box Operations	A	41	2.89

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

2009 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	2009 Premium Rate (\$)
0611-000	Gold Mine Operations	B	110	7.79
0921-100	Gold Mines, Contracting	B	110	7.79
0613-000	Nickel Mine Operations	B	113	4.98
0921-200	Nickel Mines, Contracting	B	113	4.98
0612-000	Copper and Copper-Zinc Mines	B	119	6.40
0614-000	Silver Mines	B	119	6.40
0615-000	Molybdenum Mines	B	119	6.40
0617-000	Iron Mines	B	119	6.40
0619-000	Other Metal Mines	B	119	6.40
0621-000	Asbestos Mines	B	119	6.40
0622-000	Peat Operations	B	119	6.40
0623-000	Gypsum Mines	B	119	6.40
0624-000	Potash Mines	B	119	6.40
0625-000	Salt Mines	B	119	6.40
0629-000	Other Non-Metal Mines	B	119	6.40
0631-099	Coal Mines	B	119	6.40
0711-099	Crude Oil and Natural Gas	B	119	6.40
0911-000	Contract Drilling, Oil and Gas	B	119	6.40
0919-000	Other Services Incidental to Crude Oil	B	119	6.40
0921-300	Other Mines, Contracting	B	119	6.40
0929-001	Other Services Incidental to Mining	B	119	6.40
0811-000	Granite Quarries	B	134	5.98
0812-000	Limestone Quarries	B	134	5.98
0813-000	Marble Quarries	B	134	5.98
0814-000	Sandstone Quarries	B	134	5.98
0815-000	Shale Quarries	B	134	5.98
0821-000	Sand and Gravel Pit Operations	B	134	5.98

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

2009 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	2009 Premium Rate (\$)
0111-000	Dairy Farms	C	159	6.78
0112-000	Cattle Farms	C	159	6.78
0113-000	Hog Farms	C	159	6.78
0115-000	Sheep and Goat Farms	C	159	6.78
0119-000	Livestock Combination Farms	C	159	6.78
0122-000	Horse and Other Equine Farms	C	159	6.78
0239-002	Barn Cleaning	C	159	6.78
0131-000	Wheat Farms	C	167	2.72
0132-000	Small-Grain Farms	C	167	2.72
0133-000	Oilseed Farms	C	167	2.72
0134-000	Grain Corn Farms	C	167	2.72
0135-000	Forage, Seed, and Hay Farms	C	167	2.72
0136-000	Dry Field Pea and Bean Farms	C	167	2.72
0138-000	Potato Farms	C	167	2.72
0139-000	Other Field Crop Farms	C	167	2.72
0141-000	Field Crop Combination Farms	C	167	2.72
0151-001	Fruit Farms	C	167	2.72
0151-002	Grape Growers	C	167	2.72
0152-000	Other Vegetable Farms	C	167	2.72
0159-000	Fruit and Vegetable Combination Farms	C	167	2.72
0171-000	Livestock, Field Crop, and Horticultural Combination Farms	C	167	2.72
0137-000	Tobacco Farm Operations	C	174	4.27
0161-000	Mushroom Farm Operations	C	174	4.27
0121-000	Honey and Other Apiary Product Farms	C	181	3.14
0123-000	Furs and Skins, Ranch	C	181	3.14
0129-000	Other Animal Specialty Farms	C	181	3.14
0162-000	Greenhouses	C	181	3.14
0163-000	Plant Nurseries	C	181	3.14
0169-000	Other Horticultural Specialties	C	181	3.14
0311-099	Fishing	C	181	3.14
0331-099	Furs, Skins, and Other Trapping	C	181	3.14
0114-000	Poultry and Egg Farm Operations	C	184	2.54
0211-000	Veterinary Services	C	184	2.54
0212-000	Farm Animal Breeding Services	C	184	2.54
0213-000	Poultry Services	C	184	2.54
0219-000	Other Services Incidental to Livestock Specialties	C	184	2.54
0221-000	Soil Preparation, Planting, and Cultivating Services	C	184	2.54
0222-000	Crop Dusting and Spraying Services	C	184	2.54
0223-000	Harvesting, Baling, and Threshing Services	C	184	2.54
0239-001	Other Services Incidental to Agriculture	C	184	2.54
0321-000	Services Incidental to Fishing	C	184	2.54
8372-002	Wildlife Preservation and Research	C	184	2.54

2009 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	2009 Premium Rate (\$)
0229-002	Tree Surgery and Removal	C	190	4.31
4212-000	Water Well Drilling	C	190	4.31
4219-000	Landscaping and Interlocking Brick	C	190	4.31
9959-002	Lawn Maintenance Services	C	190	4.31

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

2009 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	2009 Premium Rate (\$)
1011-001	Meat and Meat Products	D	207	4.27
1011-002	Deadstock	D	207	4.27
1021-000	Fish Products	D	207	4.27
1012-000	Poultry Operations	D	210	3.35
1031-000	Canned and Preserved Fruits and Vegetables	D	214	2.12
1032-000	Frozen Fruits and Vegetables	D	214	2.12
1041-000	Fluid Milk	D	216	1.90
1049-000	Other Dairy Products	D	216	1.90
1072-000	Other Bakery Operations	D	220	3.83
1082-000	Chewing Gum	D	222	1.73
1083-000	Sugar and Chocolate Confectionery	D	222	1.73
1071-000	Biscuit Operations	D	223	2.44
1092-000	Dry Pasta Products	D	223	2.44
1093-000	Snack Food Operations	D	223	2.44
1099-000	Other Food Operations	D	223	2.44
1051-000	Cereal Grain Flour	D	226	1.50
1052-000	Prepared Flour Mixes and Cereal Foods	D	226	1.50
1053-000	Feed Operations	D	226	1.50
1061-000	Vegetable Oil Mills	D	226	1.50
1081-000	Cane and Beet Sugar	D	226	1.50
1091-000	Tea and Coffee	D	226	1.50
1211-000	Leaf Tobacco	D	226	1.50
1221-000	Tobacco Products	D	226	1.50
1094-000	Malt and Malt Flour	D	230	1.49
1121-000	Distillery Products	D	230	1.49
1131-001	Brewery Products	D	230	1.49
1131-002	Home Brewing Centres	D	230	1.49
1141-000	Wine	D	230	1.49
1111-000	Soft Drinks	D	231	3.11
1511-000	Tire and Tube Operations	D	237	3.48
5521-002	Tire Vulcanizing and Retreading	D	237	3.48
1521-000	Rubber Hose and Belting	D	238	3.46
1599-000	Other Rubber Operations	D	238	3.46
1611-000	Foamed and Expanded Plastic Product Operations	D	258	2.48

2009 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	2009 Premium Rate (\$)
1631-000	Plastic Film and Sheeting Operations	D	261	2.21
3993-001	Fabric Coating Operations	D	261	2.21
1621-000	Plastic Pipe and Fitting Operations	D	263	2.89
1691-000	Plastic Bag Operations	D	263	2.89
1699-000	Other Plastic Product Operations	D	263	2.89
1711-000	Leather Tanneries	D	289	3.55
1712-000	Footwear	D	289	3.55
1713-000	Luggage, Purses and Handbags	D	289	3.55
1719-000	Other Leather and Allied Products	D	289	3.55
1821-000	Wool Yarn and Woven Cloth	D	289	3.55
1829-000	Other Spun Yarn and Woven Cloth Operations	D	289	3.55
1831-000	Broad Knitted Fabrics	D	289	3.55
1911-000	Natural Fibres Processing and Felt Products	D	289	3.55
1921-000	Carpet, Mat, and Rug Operations	D	289	3.55
1931-000	Canvas and Related Products	D	289	3.55
1991-000	Narrow Fabrics	D	289	3.55
1992-000	Contract Textile Dyeing and Finishing	D	289	3.55
1993-000	Household Products of Textile Materials	D	289	3.55
1994-000	Hygiene Products of Textile Materials	D	289	3.55
1995-000	Tire and Cord Fabric	D	289	3.55
1999-000	Other Processed Textile Products	D	289	3.55
2495-000	Fur Goods	D	289	3.55
1811-000	Fibre and Filament Yarn Operations	D	301	2.01
2431-099	Men's and Boys' Clothing	D	301	2.01
2441-099	Women's Clothing	D	301	2.01
2445-000	Clothing Contractors	D	301	2.01
2451-000	Children's Clothing	D	301	2.01
2491-000	Sweaters	D	301	2.01
2492-000	Occupational Clothing	D	301	2.01
2493-000	Gloves	D	301	2.01
2494-000	Hosiery	D	301	2.01
2496-000	Foundation Garments	D	301	2.01
2499-000	Other Clothing and Apparel Operations	D	301	2.01
2541-000	Prefabricated Wooden Buildings	D	308	5.10
2549-000	Other Millwork Products	D	308	5.10
2599-000	Other Wood Operations	D	308	5.10
2542-000	Wooden Cabinet Operations	D	311	3.98
2561-000	Wooden Box and Pallet Operations	D	312	6.83

2009 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	2009 Premium Rate (\$)
2612-000	Upholstered Household Furniture	D	322	2.98
6213-000	Furniture Refinishing and Repair Shops	D	322	2.98
2619-000	Metal Household Furniture	D	323	2.24
2641-099	Metal Office and Institutional Furniture and Fixtures	D	323	2.24
2581-000	Coffins and Caskets	D	325	4.12
2611-000	Wooden Household Furniture	D	325	4.12
2649-099	Non-Metal Office and Institutional Furniture and Fixtures	D	325	4.12
2691-000	Bed Springs and Mattresses	D	328	3.99
2699-000	Other Furniture Parts and Fixtures	D	328	3.99
2811-000	Business Forms Printing	D	333	1.59
2819-000	Other Commercial Printing	D	333	1.59
2821-001	Platemaking, Typesetting, and Binding Operations	D	333	1.59
2831-000	Book Publishing	D	335	0.54
2839-000	Other Publishing Operations	D	335	0.54
2841-000	Newspapers, Magazines, and Periodicals	D	335	0.54
2849-000	Other Combined Publishing and Printing Operations	D	335	0.54
2731-000	Paperboard Folding Cartons	D	338	1.99
2791-000	Coated and Treated Products	D	341	2.88
2792-000	Stationery Products	D	341	2.88
2799-000	Other Converted Paper Products	D	341	2.88
2919-000	Other Primary Steel Operations	D	352	2.40
2921-000	Steel Pipe and Tube Operations	D	352	2.40
2959-000	Other Primary Smelting and Refining Operations	D	352	2.40
2911-000	Ferro-Alloys	D	358	4.05
2912-000	Steel Foundries	D	358	4.05
2941-000	Iron Foundry Operations	D	358	4.05
2951-000	Primary Production of Aluminum	D	361	2.93
2961-000	Aluminum Rolling, Casting, and Extruding	D	361	2.93
2971-000	Copper and Copper Alloy Rolling, Casting, and Extruding	D	361	2.93
2999-000	Other Rolled, Cast, and Extruded Non-Ferrous Metal Products	D	361	2.93
2543-000	Wooden Door and Window Operations	D	374	3.41
3031-000	Other Door and Window Operations	D	374	3.41

2009 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	2009 Premium Rate (\$)
3021-000	Metal Tank Operations	D	375	4.51
3022-000	Plate Work	D	375	4.51
3023-000	Pre-Engineered Metal Buildings	D	375	4.51
3029-000	Other Fabricated Structural Metal Products	D	375	4.51
3032-000	Portable and Other Prefabricated Metal Buildings	D	375	4.51
3039-000	Other Ornamental and Architectural Metal Products	D	375	4.51
3244-000	Mobile Buildings	D	375	4.51
3271-099	Metal Boat and Ship Building Operations	D	375	4.51
3041-001	Other Metal Coating	D	377	4.01
3041-002	Powder Painting	D	377	4.01
3061-000	Basic Hardware	D	379	2.63
3063-000	Hand Tools and Implements	D	379	2.63
3069-000	Other Hardware, Tools, and Cutlery	D	379	2.63
3062-000	Metal Die, Mould, and Pattern Operations	D	382	1.84
3071-000	Heating Equipment	D	383	2.64
3121-000	Commercial Refrigeration and Air Conditioning Equipment	D	383	2.64
3081-001	General Machine Shops	D	385	2.50
3081-002	Automotive Machine Shops	D	385	2.50
3091-000	Metal Plumbing Fixtures and Fittings	D	387	3.52
3092-000	Metal Valves	D	387	3.52
3099-001	Other Metal Fabricating Operations	D	387	3.52
3099-002	Metal Heat Treating	D	387	3.52
3099-003	Metal Service Centres, Processing	D	387	3.52
3042-000	Metal Closure and Container Operations	D	389	2.45
3049-000	Other Stamped and Pressed Metal Product Operations	D	390	2.93
3051-000	Upholstery and Coil Springs	D	393	3.00
3052-000	Wire and Wire Rope	D	393	3.00
3053-000	Industrial Fasteners	D	393	3.00
3059-000	Other Wire Products	D	393	3.00
3992-000	Buttons, Buckles, and Clothes Fasteners	D	393	3.00
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	1.58
3199-000	Other Machinery and Equipment Operations	D	403	1.58
3192-002	Elevator and Escalator and Parts Manufacturing	D	406	2.59
4291-001	Elevator and Escalator Installation, Service, and Repair	D	406	2.59

2009 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	2009 Premium Rate (\$)
3011-000	Power Boiler and Heat Exchanger Operations	D	408	2.35
3191-000	Compressor, Pump, and Industrial Fan Operations	D	408	2.35
3111-000	Agricultural Implement Operations	D	411	2.63
3192-001	Industrial Machinery Operations	D	411	2.63
3211-000	Aircraft and Aerospace Manufacturing	D	417	1.41
3231-000	Motor Vehicle Assembly Operations	D	419	2.93
3251-000	Motor Vehicle Engine and Parts Operations	D	420	1.61
3252-001	Motor Vehicle Electrical Parts	D	420	1.61
3391-000	Battery Operations	D	420	1.61
3243-000	Recreational Vehicle and Trailer Operations	D	421	2.93
3254-000	Motor Vehicle Steering and Suspension Parts	D	421	2.93
3256-000	Motor Vehicle Plastic Parts	D	421	2.93
3259-001	Other Motor Vehicle Accessories, Parts, and Assemblies	D	421	2.93
3259-002	Powder Metallurgy Products	D	421	2.93
3259-003	Motor Vehicle Air Conditioners	D	421	2.93
3299-000	Other Transportation Equipment	D	421	2.93
3253-000	Motor Vehicle Stamping Operations	D	424	2.93
3255-000	Motor Vehicle Wheel and Brake Operations	D	425	2.93
3257-000	Motor Vehicle Fabric Accessory Operations	D	428	3.33
3241-000	Truck and Bus Body Operations	D	432	4.21
3242-000	Commercial Trailer Operations	D	432	4.21
3261-000	Railroad Rolling Stock Operations	D	442	2.60
3311-001	Small Electrical Appliance Operations	D	460	2.54
3311-002	Vacuum Cleaners and Systems	D	460	2.54
3331-000	Lighting Fixtures	D	460	2.54
3332-000	Lamps and Shades	D	460	2.54
3333-000	Electric Lamps (Bulbs and Tubes)	D	460	2.54
3252-002	Wiring Harnesses	D	466	2.17
3341-000	Compact Disc Players, Radios, and Television Receivers	D	466	2.17
3381-000	Communication and Energy Wire and Cable Products	D	466	2.17

2009 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	2009 Premium Rate (\$)
3351-000	Telecommunication Equipment	D	468	0.39
3352-001	Electronic Parts and Components	D	468	0.39
3352-002	Precision Miniature Metal Products	D	468	0.39
3359-000	Other Communication and Electronic Equipment	D	468	0.39
3361-000	Electronic Computing and Peripheral Equipment	D	468	0.39
3362-000	Electronic Office, Store, and Business Machines	D	468	0.39
3369-000	Other Office, Store, and Business Machines	D	468	0.39
3994-001	Musical Instruments	D	468	0.39
3994-002	Magnetic and Optical Media	D	468	0.39
3372-000	Electrical Switchgear and Protective Equipment	D	477	1.49
3379-000	Industrial Electrical Equipment Operations	D	477	1.49
3392-000	Non-Current-Carrying Wiring Devices	D	477	1.49
3399-000	Other Electrical Products	D	477	1.49
3511-000	Bricks, Tiles, and Clay Products	D	485	4.34
3512-000	Ceramic, Porcelain, and China Operations	D	485	4.34
3571-000	Abrasives Operations	D	485	4.34
3591-000	Refractories	D	485	4.34
3541-000	Concrete Pipe	D	496	5.19
3542-000	Structural Concrete Products	D	496	5.19
3549-000	Other Concrete Products	D	496	5.19
3551-000	Ready-Mix Concrete Operations	D	497	3.52
3521-000	Hydraulic Cement	D	501	2.73
3581-000	Lime Operations	D	501	2.73
3592-000	Asbestos Products	D	501	2.73
3593-000	Gypsum Products	D	501	2.73
3594-000	Non-Metallic Mineral Insulating Material Operations	D	501	2.73
3599-000	Other Non-Metallic Mineral Products	D	501	2.73
3561-000	Primary Glass and Glass Container Operations	D	502	2.44
3562-000	Other Glass Products	D	502	2.44
2721-000	Asphalt Roofing	D	507	0.99
3611-000	Refined Petroleum Products	D	507	0.99
3612-000	Lubricating Oil and Grease	D	507	0.99
3699-000	Other Petroleum and Coal Products	D	507	0.99
3731-000	Plastic and Synthetic Resin Operations	D	512	1.56
3751-000	Paint and Varnish	D	512	1.56
3791-000	Printing Ink	D	512	1.56
3792-000	Adhesives	D	512	1.56
3741-000	Pharmaceutical and Medicine Operations	D	514	0.73

2009 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	2009 Premium Rate (\$)
3761-000	Soap and Cleaning Compound Operations	D	517	1.41
3771-000	Toiletry Operations	D	517	1.41
3711-001	Industrial Inorganic Chemicals	D	524	1.79
3711-002	Compressed Gas	D	524	1.79
3712-000	Industrial Organic Chemicals	D	524	1.79
3721-000	Chemical Fertilizer and Fertilizer Materials	D	524	1.79
3722-000	Mixed Fertilizers	D	524	1.79
3729-000	Other Agricultural Chemicals	D	524	1.79
3799-001	Other Chemical Products	D	524	1.79
3799-002	Explosives	D	524	1.79
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	3.06
3931-000	Sporting Goods Operations	D	538	3.92
3932-000	Toys and Games	D	538	3.92
3991-000	Brooms, Brushes, and Mops	D	538	3.92
3999-001	Other Manufacturing Operations	D	542	2.04

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

2009 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	2009 Premium Rate (\$)
4511-000	Scheduled Air Transport	E	551	1.90
4512-000	Non-Scheduled Chartered Air Transport	E	551	1.90
4513-000	Non-Scheduled Specialty Air Transport	E	551	1.90
4521-001	Airport Operations	E	553	1.53
4521-002	Private Airfields	E	553	1.53
4522-000	Aircraft Rental and Leasing	E	553	1.53
4523-000	Aircraft Servicing and Maintenance	E	553	1.53
4529-000	Other Services Incidental to Air Transport	E	553	1.53
4551-001	Marine Cargo Handling	E	560	2.64
4592-002	Freight Forwarders (Warehousing)	E	560	2.64
4791-000	Refrigerated Warehousing	E	560	2.64
4799-000	Other Storage and Warehousing Operations	E	560	2.64
4561-000	General Freight Trucking	E	570	5.79
4562-000	Used Goods Moving	E	570	5.79
4563-000	Bulk Liquids Trucking	E	570	5.79
4564-000	Dry Bulk Materials Trucking	E	570	5.79
4565-000	Forest Products Trucking	E	570	5.79
4569-000	Other Truck Transport Operations	E	570	5.79
4591-001	Highway, Street, and Bridge Maintenance	E	570	5.79
4599-001	Other Services Incidental to Transportation	E	570	5.79
4599-002	Supply of Drivers and Helpers	E	570	5.79
4999-001	Waste Management Services	E	570	5.79
4999-003	Radioactive Waste Recovery and Disposal	E	570	5.79
4999-004	Chemical Waste Recovery and Disposal	E	570	5.79
5919-003	Other Liquid Waste Recovery and Disposal	E	570	5.79
6399-002	Towing Services	E	570	5.79
4841-001	Rural Mail Delivery	E	577	2.43
4841-002	Postal Services	E	577	2.43
4842-000	Courier Service Operations	E	577	2.43

2009 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	2009 Premium Rate (\$)
4531-000	Railway Transport	E	580	4.43
4532-000	Services Incidental to Railway Transport	E	580	4.43
4541-000	Freight and Passenger Water Transport	E	580	4.43
4542-000	Ferry Operations	E	580	4.43
4543-001	Marine Towing	E	580	4.43
4543-002	Towing Logs (Marine)	E	580	4.43
4544-000	Ship Chartering	E	580	4.43
4549-000	Other Water Transport Operations	E	580	4.43
4552-000	Harbour and Port Operations	E	580	4.43
4553-000	Marine Salvage	E	580	4.43
4554-000	Piloting Services (water transport)	E	580	4.43
4559-001	Other Services Incidental to Water Transport	E	580	4.43
4559-002	Cleaning of Ships' Holds and Tanks	E	580	4.43
4571-001	Urban Transit Systems	E	580	4.43
4571-002	Bus Services	E	580	4.43
4572-000	Interurban and Rural Transit Systems	E	580	4.43
4574-099	Charter, Tour, and Sightseeing Bus Services	E	580	4.43
4575-000	Limousine Services	E	580	4.43
4581-001	Taxicabs	E	580	4.43
4582-000	Non-Emergency Patient Transfer Services	E	580	4.43
4589-000	Other Transportation Operations	E	580	4.43
4573-000	School Bus Operations	E	584	2.71
8631-000	Ambulance Operations	E	590	5.85

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

2009 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	2009 Premium Rate (\$)
5211-099	Wholesale Foods	F	604	2.43
5221-000	Non-Alcoholic Beverages, Wholesale	F	604	2.43
5222-000	Alcoholic Beverages, Wholesale	F	604	2.43
6011-000	Supermarkets	F	604	2.43
6011-100	Bulk Retail/Wholesale Stores	F	604	2.43
6016-000	Meat Stores	F	604	2.43
6012-001	Grocery Stores	F	606	1.81
6012-002	Convenience and Variety Stores	F	606	1.81
6021-001	Liquor Stores	F	606	1.81
6021-002	Duty Free Shops	F	606	1.81
6022-000	Wine Stores	F	606	1.81
6013-000	Bakery Product Stores	F	607	3.51
6015-000	Fruit and Vegetable Stores	F	607	3.51
6019-000	Other Specialty Food Stores	F	607	3.51
6023-000	Beer Store Operations	F	608	3.99
4711-001	Terminal Grain Elevator Services	F	612	2.37
4711-002	Country Grain Elevator Services	F	612	2.37
5011-000	Livestock Dealers	F	612	2.37
5012-000	Grain Dealers	F	612	2.37
5019-000	Farm Products, Wholesale	F	612	2.37
5214-000	Poultry and Eggs, Wholesale	F	612	2.37
5931-000	Agricultural Feed, Wholesale	F	612	2.37
5932-000	Seeds, Wholesale	F	612	2.37
5939-000	Agricultural Chemicals and Other Farm Supplies	F	612	2.37
5911-000	Automotive Salvaging	F	630	3.39
6331-002	Lubricating Services	F	630	3.39
6351-000	Garages (General Repairs)	F	630	3.39
6352-000	Paint and Body Repair Shops	F	630	3.39
6353-000	Muffler Replacement Shops	F	630	3.39
6354-000	Motor Vehicle Glass Replacement Shops	F	630	3.39
6355-000	Motor Vehicle Transmission Repair and Replacement Shops	F	630	3.39
6359-000	Other Motor Vehicle Repair Shops	F	630	3.39
6391-000	Car Washes	F	630	3.39
6399-001	Other Motor Vehicle Services	F	630	3.39
5111-000	Other Petroleum Products, Sales	F	633	2.49
6331-001	Gas Bars	F	633	2.49

2009 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	2009 Premium Rate (\$)
5241-000	Tobacco Products, Wholesale	F	636	1.40
5311-099	Apparel, Wholesale	F	636	1.40
5321-099	Dry Goods, Wholesale	F	636	1.40
5411-099	Household Furniture and Appliances, Wholesale	F	636	1.40
5431-099	Household Furnishings, Wholesale	F	636	1.40
5521-001	Tires and Tubes, Wholesale	F	636	1.40
5529-000	Other Motor Vehicle Parts and Accessories, Wholesale	F	636	1.40
5621-000	Hardware, Wholesale	F	636	1.40
5622-000	Plumbing, Heating, and Air Conditioning Equipment, Sales	F	636	1.40
5632-000	Paint, Glass, and Wallpaper, Wholesale	F	636	1.40
5731-002	Welding Equipment and Supplies	F	636	1.40
5793-000	Professional Machinery, Equipment, and Supplies, Wholesale	F	636	1.40
5799-000	Other Machinery, Equipment, and Supplies, Wholesale	F	636	1.40
5921-099	Paper and Paper Products, Wholesale	F	636	1.40
5941-099	Toys, Amusements, and Sporting Goods, Wholesale	F	636	1.40
5951-000	Photographic Equipment and Supplies, Wholesale	F	636	1.40
5952-000	Musical Instruments and Accessories, Wholesale	F	636	1.40
5961-000	Jewelry and Watches, Wholesale	F	636	1.40
5971-000	Industrial and Household Compounds, Wholesale	F	636	1.40
5981-000	General Merchandise, Wholesale	F	636	1.40
5991-000	Books, Periodicals, and Newspapers, Wholesale	F	636	1.40
5992-000	Second-Hand Goods, Wholesale	F	636	1.40
5999-000	Other Wholesale Product Operations	F	636	1.40
6211-099	Household Furniture, Appliances, Television, and Stereo Stores	F	636	1.40
6223-000	Appliance, Television, Radio, and Stereo Repair	F	636	1.40
6231-000	Floor Covering Stores	F	636	1.40
6232-000	Drapery Stores	F	636	1.40
6341-000	Home and Auto Supply Stores	F	636	1.40
6342-000	Tire, Battery, Parts, and Accessories Stores	F	636	1.40
6411-000	Department Stores	F	636	1.40
6412-099	Other General Merchandise Stores	F	636	1.40
6511-000	Book and Stationery Stores	F	636	1.40
6521-000	Florist Shops	F	636	1.40
6522-000	Lawn and Garden Centres	F	636	1.40
6531-000	Hardware Stores	F	636	1.40
6532-000	Paint, Glass, and Wallpaper Stores	F	636	1.40
6541-099	Sporting Goods and Bicycle Shops	F	636	1.40
6551-000	Musical Instrument Stores	F	636	1.40
6552-000	Audio and Video Products, Sales	F	636	1.40
6561-099	Jewelry and Watch Stores	F	636	1.40
6571-000	Camera and Photographic Supply Stores	F	636	1.40
6581-000	Toy and Hobby Stores	F	636	1.40
6582-000	Gift, Novelty, and Souvenir Stores	F	636	1.40
6591-000	Second-Hand Merchandise Stores	F	636	1.40
6593-000	Art Galleries and Artists' Supply Stores	F	636	1.40
6594-000	Luggage and Leather Goods Stores	F	636	1.40
6595-000	Monument and Tombstone Dealers	F	636	1.40
6596-000	Pet Stores	F	636	1.40
6597-000	Coin and Stamp Dealers	F	636	1.40
6599-000	Other Retail Stores	F	636	1.40
6911-000	Vending Machine Operators	F	636	1.40
6921-000	Mail Order Houses	F	636	1.40

2009 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	2009 Premium Rate (\$)
5231-099	Drugs and Toiletries, Wholesale	F	638	0.61
6031-001	Pharmacy Operations	F	638	0.61
6031-002	Large Drugstores	F	638	0.61
6032-000	Patent Medicine and Toiletry Stores	F	638	0.61
6592-000	Opticians' Shops	F	638	0.61
6111-000	Shoe Stores	F	641	1.26
6121-000	Men's Clothing Stores	F	641	1.26
6131-000	Women's Clothing Stores	F	641	1.26
6141-000	Children's Clothing Stores	F	641	1.26
6142-000	Fur Stores	F	641	1.26
6149-000	Other Clothing Stores	F	641	1.26
6151-000	Fabric and Yarn Stores	F	641	1.26
6239-000	Other Household Furnishing Stores	F	641	1.26
5511-000	Automobile Importers	F	657	0.71
5512-000	Other Motor Vehicle Importers	F	657	0.71
6311-000	Automobiles and Trucks (New), Sales	F	657	0.71
6312-000	Automobiles and Trucks (used), Sales	F	657	0.71
9921-000	Automobile and Truck Rental and Leasing	F	657	0.71
5741-099	Electrical and Electronic Equipment, Sales Operations	F	668	0.46
5744-000	Computer and Related Equipment, Sales	F	668	0.46
5791-000	Office and Store Equipment, Sales	F	668	0.46
5519-000	Other Motor Vehicles and Trailers, Wholesale	F	670	1.76
5711-000	Farm Machinery and Equipment, Sales Operations	F	670	1.76
5721-000	Construction and Forestry Machinery and Supplies, Sales	F	670	1.76
5722-000	Mining Machinery and Supplies, Sales	F	670	1.76
5731-001	Industrial Machinery and Supplies, Sales	F	670	1.76
5792-000	Service Machinery and Supplies, Sales	F	670	1.76
6321-000	Motor Home and Travel Trailer Dealers	F	670	1.76
6322-099	Marine Equipment, Sales and Rentals	F	670	1.76
6323-099	Other Recreational Vehicle Dealers	F	670	1.76
6598-000	Mobile Home Dealers	F	670	1.76
9911-000	Industrial Machinery and Equipment Rental and Leasing	F	670	1.76
5631-001	Lumber, Plywood, and Millwork, Sales	F	681	2.72
5631-002	Self-Serve Retail Building Supplies	F	681	2.72
5639-000	Other Building Materials, Sales	F	681	2.72
5993-000	Forest Products, Wholesale	F	681	2.72
5611-000	Metal Products, Wholesale	F	685	2.83
5919-001	Other Waste Materials Recycling	F	689	5.90
5919-002	Metal Waste Materials Recycling	F	689	5.90

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

2009 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	2009 Premium Rate (\$)
4261-000	Electrical Work	G	704	3.25
4499-001	Other Services Incidental to Construction	G	704	3.25
7799-012	Office Furniture Installation	G	704	3.25
4241-002	Drain Contractors	G	707	3.98
4241-099	Plumbing, Heating, and Air Conditioning, Installation	G	707	3.98
4244-000	Sheet Metal and Other Duct Work	G	707	3.98
4256-000	Thermal Insulation Work	G	707	3.98
4259-000	Industrial Maintenance and Repair Contracting	G	707	3.98
4113-002	Gas Distribution Lines	G	711	4.68
4121-001	Highways, Streets, and Small Bridges	G	711	4.68
4129-002	Park Grounds and Recreational Open Space	G	711	4.68
4213-000	Septic System Installation	G	711	4.68
4214-000	Excavating and Grading	G	711	4.68
4215-000	Equipment Rental (With Operator)	G	711	4.68
4216-000	Asphalt Paving	G	711	4.68
4217-000	Fencing and Deck Installation	G	711	4.68
4293-000	Swimming Pool Installation	G	711	4.68
4234-001	Insulation Work	G	719	6.75
4271-099	Plaster, Drywall, and Acoustical Work	G	719	6.75
4275-001	Painting and Decorating	G	719	6.75
4276-000	Terrazzo and Tile Work	G	719	6.75
4277-099	Carpeting and Flooring	G	719	6.75
7799-002	Interior Designing Services	G	719	6.75
4012-000	Apartment and Condominium Construction	G	723	4.35
4021-099	Industrial, Commercial, and Institutional Construction	G	723	4.35
4111-099	Heavy Engineering Construction	G	723	4.35
4211-002	Non-Structural Interior Demolition	G	723	4.35
4234-003	Asbestos Abatement	G	723	4.35
4411-000	Construction Project Management	G	723	4.35
4235-000	Roof Shingling	G	728	12.98
4236-000	Sheet Metal and Built-Up Roofing	G	728	12.98
4113-001	Gas and Oil Pipelines, Construction	G	732	6.34
4121-002	Large Bridge Construction	G	732	6.34
4122-000	Waterworks and Sewage Systems	G	732	6.34
4129-001	Other Heavy Construction	G	732	6.34
4221-000	Piledriving Work	G	732	6.34
4255-000	Millwright and Rigging Work	G	737	6.25
4292-000	Ornamental and Fabricated Metal Installation	G	737	6.25
4299-000	Other Trade Work	G	737	6.25
9942-000	Custom Welding Services	G	737	6.25
4231-000	Masonry Operations	G	741	11.15

2009 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	2009 Premium Rate (\$)
4211-001	Wrecking and Structural Demolition	G	748	15.86
4222-001	Form Work (High-Rise)	G	748	15.86
4225-000	Precast Concrete Installation	G	748	15.86
4227-000	Structural Steel Erection	G	748	15.86
4229-000	Other Structural Work	G	748	15.86
4275-002	Painting of Structures	G	748	15.86
9952-001	Above Ground Window Cleaning	G	748	15.86
9959-001	Other Services to Buildings and Dwellings	G	748	15.86
4223-000	Steel Reinforcing	G	751	9.14
4224-001	Concrete Finishing	G	751	9.14
4224-002	Concrete Cutting and Drilling	G	751	9.14
4224-003	Concrete Sealing	G	751	9.14
4232-000	Siding Work	G	751	9.14
4233-000	Glass and Glazing Work	G	751	9.14
4239-000	Caulking and Weatherstripping	G	751	9.14
4011-099	Homebuilding Operations	G	764	8.71
4222-002	Form Work (Low-Rise)	G	764	8.71
4226-000	Rough and Framing Carpentry	G	764	8.71
4274-000	Finish Carpentry	G	764	8.71
4491-000	Land Developers	G	764	8.71
4499-002	House Raising/Moving	G	764	8.71
7712-002	Supply of Labour, Construction	G	764	8.71

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

2009 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	2009 Premium Rate (\$)
8511-001	Elementary and Secondary School Boards	H	810	0.76
8511-002	Private Schools	H	810	0.76
8521-000	Post-Secondary Non-University Education Operations	H	817	0.34
8531-000	University Education	H	817	0.34
8541-000	Library Services	H	817	0.34
8551-000	Museums and Archives	H	817	0.34
8599-001	Other Educational Services	H	817	0.34
8599-002	Driving Schools	H	817	0.34
4124-001	Power and Telecommunication Transmission Lines	H	830	4.25
4124-002	Cable Television Contractors	H	830	4.25
4911-002	Cleaning of Electrical Power Systems Equipment	H	830	4.25
4911-003	Generation of Electric Power	H	833	0.75
4612-000	Crude Oil Pipeline Transport	H	835	1.01
4619-000	Other Pipeline Transport Operations	H	835	1.01
4911-001	Electric Power Transmission and Distribution	H	835	1.01
4931-000	Water Systems	H	835	1.01
4999-002	Operation of Steam Plants	H	835	1.01
4611-000	Natural Gas Pipeline Transport	H	838	0.54
4921-000	Gas Distribution Systems	H	838	0.54
7799-013	Other Services Incidental to Government	H	845	1.84
8321-099	General Municipal/Regional Operations	H	845	1.84
8324-000	Firefighting Services	H	845	1.84
8351-000	Band Councils	H	845	1.84
8372-001	Regional Conservation Authorities	H	845	1.84
8411-000	Other Government Agencies	H	845	1.84
8621-001	Nursing Home Operations	H	851	2.69
8621-002	Residential Home Operations	H	852	3.06
8611-000	General Hospitals	H	853	0.98
8612-000	Rehabilitation Hospitals	H	853	0.98
8613-000	Extended Care Hospitals	H	853	0.98
8614-000	Psychiatric Hospitals	H	853	0.98
8615-000	Addiction Hospitals	H	853	0.98
8616-000	Outpost Hospitals	H	853	0.98
8617-000	Paediatric Hospitals	H	853	0.98
8619-000	Other Specialty Hospitals	H	853	0.98
8634-000	Nursing and Other Health Care Operations	H	857	2.89
8662-099	Offices of Nurses	H	857	2.89

2009 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	2009 Premium Rate (\$)
8622-000	Homes for Persons with a Physical Disability	H	858	2.96
8623-000	Homes for Persons with a Developmental Disability	H	858	2.96
8624-000	Homes for Persons with a Mental Health Disability	H	858	2.96
8625-000	Homes for Emotionally Distressed Children	H	858	2.96
8626-000	Homes for Alcohol or Drug Dependent Persons	H	858	2.96
8627-000	Homes for Children In Need of Protection	H	858	2.96
8628-000	Homes for Single Mothers	H	858	2.96
8629-000	Other Institutional Health and Social Services	H	858	2.96
8632-000	Drug Addiction and Alcoholism Treatment Clinics	H	861	0.98
8633-000	Health Rehabilitation Clinics	H	861	0.98
8635-000	Public Health Clinics and Community Health Centres	H	861	0.98
8639-000	Other Non-Institutional Health Services	H	861	0.98
8641-000	Child Daycare and Nursery School Services	H	861	0.98
8644-000	Life Skills Training Facilities	H	861	0.98
8647-000	Social Rehabilitation Services	H	861	0.98
8648-000	Crisis Intervention	H	861	0.98
8649-000	Other Non-Institutional Social Services	H	861	0.98
8642-000	Child Welfare Services	H	875	0.67
8643-000	Family Planning Services	H	875	0.67
8646-000	Meal Services (Non-Commercial)	H	875	0.67
8651-099	Offices of Physicians	H	875	0.67
8653-099	Offices of Dentists	H	875	0.67
8661-000	Offices of Chiropractors and Osteopaths	H	875	0.67
8664-000	Offices of Nutritionists and Dietitians	H	875	0.67
8665-000	Offices of Physiotherapists and Occupational Therapists	H	875	0.67
8666-000	Offices of Optometrists	H	875	0.67
8667-000	Offices of Podiatrists and Chiropodists	H	875	0.67
8668-000	Offices of Denturists	H	875	0.67
8669-000	Offices of Other Health Practitioners	H	875	0.67
8671-000	Offices of Psychologists	H	875	0.67
8672-000	Offices of Social Workers	H	875	0.67
8679-000	Offices of Other Social Service Practitioners	H	875	0.67
8681-000	Medical Laboratories	H	875	0.67
8682-000	Diagnostic Laboratories	H	875	0.67
8683-000	Combined Medical and Radiological Laboratories	H	875	0.67
8684-000	Public Health Laboratories	H	875	0.67
8685-000	Blood Bank Laboratories	H	875	0.67
8689-000	Other Health Laboratories	H	875	0.67
8691-000	Health Care and Public Safety Promotion Associations and Agencies	H	875	0.67
8692-000	Health Care Standards Agencies	H	875	0.67
8693-000	Health Care Research Agencies	H	875	0.67
8694-000	Social Service Planning and Advocacy Agencies	H	875	0.67
8699-000	Other Health and Safety Service Associations and Agencies	H	875	0.67

(Classification Units for Class I appear on the next page)

2009 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	2009 Premium Rate (\$)
7511-001	Operators of Apartment Buildings	I	905	2.60
7511-002	Operators of Condominiums	I	905	2.60
7512-001	Operators of Non-Residential Buildings	I	908	1.23
7512-002	Self-Serve Storage Facilities	I	908	1.23
7512-003	Operators of Recreational Buildings	I	908	1.23
7599-001	Other Real Estate Operators	I	908	1.23
9732-000	Cemeteries and Crematoria	I	908	1.23
9991-000	Parking Lot Operations	I	908	1.23
7791-001	Security Services	I	911	1.52
7791-003	Detective Agencies	I	911	1.52
7791-004	Armoured Car Services	I	911	1.52
9211-000	Restaurants, Licensed	I	919	1.65
9212-000	Restaurants, Unlicensed	I	919	1.65
9213-000	Take-Out Food Services	I	919	1.65
9214-001	Caterers	I	919	1.65
9214-002	Supply of Labour, Restaurant/Catering	I	919	1.65
9221-000	Taverns, Bars, and Nightclubs	I	919	1.65
7599-002	Mobile Home Parks	I	921	2.68
9111-000	Hotels and Motor Hotels	I	921	2.68
9112-000	Motels	I	921	2.68
9113-000	Tourist Courts and Cabins	I	921	2.68
9114-000	Guest Houses and Tourist Homes	I	921	2.68
9121-000	Lodging Houses and Residential Clubs	I	921	2.68
9131-000	Camping Grounds and Travel Trailer Parks	I	921	2.68
9141-000	Outfitters	I	921	2.68
9149-001	Other Recreation and Vacation Camps	I	921	2.68
9149-002	Children's Educational Camps	I	921	2.68
9726-000	Carpet Cleaning	I	923	3.41
9952-002	Ground Level Window Cleaning	I	923	3.41
9953-001	Janitorial Operations	I	923	3.41
9953-002	Other Cleaning Services	I	923	3.41
9959-005	Window Tinting of Buildings	I	923	3.41
9959-006	Pool Services	I	923	3.41
7712-001	Supply of Non-Clerical Labour Operations	I	929	4.62
7799-004	Custom Packaging	I	933	2.90
9912-000	Audio-Visual Equipment Rental and Leasing	I	933	2.90
9913-000	Office Furniture and Equipment Rental and Leasing	I	933	2.90
9919-000	Other Machinery and Equipment Rental and Leasing	I	933	2.90
9941-000	Electric Motor Repair	I	933	2.90
9949-000	Other Repair Services	I	933	2.90

2009 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	2009 Premium Rate (\$)
9643-000	Horse Race Tracks	I	937	1.78
9644-000	Other Race Tracks	I	937	1.78
9651-000	Golf Courses	I	937	1.78
9652-000	Curling Clubs	I	937	1.78
9653-000	Skiing Facilities	I	937	1.78
9659-001	Other Sports and Recreational Clubs	I	937	1.78
9661-001	Gambling Operations	I	937	1.78
9661-002	Lotteries and Casinos	I	937	1.78
9691-000	Bowling Alleys and Billiard Parlours	I	937	1.78
9692-000	Amusement Parks	I	937	1.78
9693-000	Dance Halls, Studios and Schools	I	937	1.78
9694-000	Coin-Operated Amusement Services	I	937	1.78
9695-000	Roller Skating Facilities	I	937	1.78
9696-000	Botanical and Zoological Gardens	I	937	1.78
9699-001	Other Amusement and Recreational Services	I	937	1.78
9699-002	Horse Trainers and Riding Operations	I	937	1.78
9711-099	Barber and Beauty Shops	I	944	2.83
9723-000	Self-Serve Laundries and/or Dry Cleaners	I	944	2.83
9724-000	Valet Services and Cleaning Depots	I	944	2.83
9731-000	Funeral Homes	I	944	2.83
9741-099	Domestic Services	I	944	2.83
9791-000	Shoe Repair	I	944	2.83
9792-000	Fur Cleaning, Repair, and Storage	I	944	2.83
9799-000	Other Personal Services	I	944	2.83
9951-000	Disinfecting and Exterminating Services	I	944	2.83
9999-001	Miscellaneous Services	I	944	2.83
9999-002	Automobile Associations	I	944	2.83

2009 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	2009 Premium Rate (\$)
7011-000	Central Banks		956	0.18
7021-000	Chartered Banks		956	0.18
7029-000	Other Banking-Type Intermediaries		956	0.18
7031-000	Trust Companies		956	0.18
7041-000	Deposit Accepting Mortgage Companies		956	0.18
7042-000	Co-Operative Mortgage Companies		956	0.18
7051-099	Credit Unions		956	0.18
7099-000	Other Deposit Accepting Intermediaries		956	0.18
7111-000	Consumer Loan Companies		956	0.18
7121-000	Sales Finance Companies		956	0.18
7122-000	Credit Card Companies		956	0.18
7123-000	Factoring Companies		956	0.18
7124-000	Financial Leasing Companies		956	0.18
7125-000	Venture Capital Companies		956	0.18
7129-000	Other Business Financing Companies		956	0.18
7211-000	Investment (Mutual) Funds		956	0.18
7212-000	Retirement Savings Funds		956	0.18
7213-000	Segregated Funds		956	0.18
7214-000	Investment Companies		956	0.18
7215-000	Holding Companies		956	0.18
7221-000	Mortgage Investment Companies		956	0.18
7222-000	Real Estate Investment Trusts		956	0.18
7229-000	Other Mortgage Companies		956	0.18
7291-000	Trusteed Pension Funds		956	0.18
7292-000	Estate, Trust, and Agency Funds		956	0.18
7299-000	Other Investment Intermediaries		956	0.18
7311-000	Life Insurers		956	0.18
7321-000	Deposit Insurers		956	0.18
7331-000	Health Insurers		956	0.18
7339-000	Other Property and Casualty Insurers		956	0.18
7411-000	Investment Dealers		956	0.18
7412-000	Stock Brokers		956	0.18
7413-000	Commodity Brokers		956	0.18
7421-000	Mortgage Brokers		956	0.18
7431-000	Stock Exchanges		956	0.18
7432-000	Commodity Exchanges		956	0.18
7499-000	Other Financial Intermediaries		956	0.18
7611-000	Insurance and Real Estate Agencies		956	0.18
7711-001	Supply of Clerical Labour Operations		956	0.18
7711-003	Placement Agencies		956	0.18
7711-100	Out of Province Operations - Class A		956	0.18
7711-200	Out of Province Operations - Class B		956	0.18
7711-300	Out of Province Operations - Class C		956	0.18
7711-400	Out of Province Operations - Class D		956	0.18
7711-500	Out of Province Operations - Class E		956	0.18
7711-600	Out of Province Operations - Class F		956	0.18
7711-700	Out of Province Operations - Class G		956	0.18
7711-800	Out of Province Operations - Class H		956	0.18
7711-900	Out of Province Operations - Class I		956	0.18
7731-000	Chartered and Certified Accountants		956	0.18
7739-000	Other Accounting and Bookkeeping Services		956	0.18
7761-000	Offices of Lawyers and Notaries		956	0.18
7792-000	Credit Bureau Services		956	0.18
7793-000	Collection Agencies		956	0.18
7799-003	Actuarial Services		956	0.18

2009 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	2009 Premium Rate (\$)
0231-000	Agricultural Management and Consulting Services	I	958	0.38
4555-000	Marine Shipping Agencies	I	958	0.38
4592-003	Freight Brokers/Forwarders (Ground Freight)	I	958	0.38
4592-004	Freight Forwarders (Air and / or Ocean)	I	958	0.38
7721-001	Software Development and Computer Services	I	958	0.38
7722-000	Computer Equipment Maintenance and Repair	I	958	0.38
7751-000	Offices of Architects	I	958	0.38
7752-000	Offices of Engineers	I	958	0.38
7759-001	Other Scientific and Technical Services	I	958	0.38
7759-002	Research and Development	I	958	0.38
7771-001	Management Consulting Services	I	958	0.38
7771-002	Property Management Services	I	958	0.38
7794-000	Customs Brokers and Consultants	I	958	0.38
7795-999	Telephone Answering Services / Call Centres	I	958	0.38
7796-001	Business Service Centres	I	958	0.38
7796-002	Microfilming and Micrographing Services	I	958	0.38
7799-001	Miscellaneous Business Services	I	958	0.38
7799-005	Translation Services	I	958	0.38
7799-006	Custom Typing Services	I	958	0.38
7799-007	Manufacturer's Agents	I	958	0.38
7799-009	Meter Reading	I	958	0.38
7799-010	Other Brokers	I	958	0.38
7799-011	Quality Assurance	I	958	0.38
9931-000	Photographers	I	958	0.38
9961-000	Ticket and Travel Agencies	I	958	0.38
9962-001	Tour Packagers	I	958	0.38
2821-002	Photographic Film Processing	I	962	0.94
7711-002	Franchise Operations	I	962	0.94
7741-000	Advertising Agencies	I	962	0.94
7742-000	Media Representatives	I	962	0.94
7743-000	Display and Billboard Advertising	I	962	0.94
7749-000	Other Advertising Services	I	962	0.94
9611-000	Motion Picture and Video Production	I	962	0.94
9612-000	Motion Picture and Video Distribution	I	962	0.94
9613-000	Motion Picture Laboratories and Video Production Facilities	I	962	0.94
9614-000	Sound Recording Services	I	962	0.94
9619-000	Other Motion Picture, Audio, and Video Services	I	962	0.94
9621-000	Regular Motion Picture Theatres	I	962	0.94
9622-000	Outdoor Motion Picture Theatres	I	962	0.94
9629-000	Other Motion Picture Exhibition	I	962	0.94
9631-000	Entertainment Production Companies and Artists	I	962	0.94
9639-000	Other Theatrical and Staged Entertainment Services	I	962	0.94
9721-000	Power Laundries and/or Dry Cleaners	I	975	3.25
9725-000	Linen Supply Services	I	975	3.25
9729-000	Other Laundry and Dry Cleaning Services	I	975	3.25

2009 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	2009 Premium Rate (\$)
7791-002	Corps of Commissionaires	I	981	0.67
9811-000	Religious Organizations	I	981	0.67
9821-000	Business Associations	I	981	0.67
9831-000	Health and Social Service Professional Membership Associations	I	981	0.67
9839-000	Other Professional Membership Associations	I	981	0.67
9841-000	Labour Organizations	I	981	0.67
9851-000	Political Organizations	I	981	0.67
9861-001	Civic and Fraternal Organizations	I	981	0.67
9861-002	Cultural Organizations	I	981	0.67
4811-000	Radio Broadcasting	I	983	0.30
4812-000	Television Broadcasting	I	983	0.30
4813-000	Combined Radio and Television Broadcasting	I	983	0.30
4814-000	Cable Television	I	983	0.30
4821-000	Telecommunication Carriers	I	983	0.30
4839-000	Other Telecommunication Operations	I	983	0.30



WSIB **2009**
Premium
Rates **MANUAL**

SECTION 6

*Supporting Documentation
for Each Class*



WSIB **2009**
Premium
Rates **MANUAL**

SECTION 6A

*Class A –
Forest Products*



Workplace Safety &
Insurance Board

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

2009 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 030: LOGGING

(CLASS A: FOREST PRODUCTS)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
2003	\$229,601,374	\$65,600	\$47,295	4,855	186	3.83%
2004	\$243,672,545	\$66,800	\$45,789	5,322	199	3.74%
2005	\$250,274,157	\$67,700	\$47,271	5,294	160	3.02%
2006	\$210,608,219	\$69,400	\$48,952	4,302	151	3.51%
2007	\$179,809,952	\$71,800	\$47,219	3,808	105	2.76%
2008	\$183,308,048	\$73,300	\$49,223	3,724	96	2.58%
2009	\$185,689,207	\$74,600	\$50,679	3,664	89	2.43%

2009 PREMIUM RATES

5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 033: MILL PRODUCTS AND FORESTRY SERVICES

(CLASS A: FOREST PRODUCTS)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
2003	\$351,750,278	\$65,600	\$37,222	9,450	416	4.40%
2004	\$343,258,273	\$66,800	\$35,102	9,779	417	4.26%
2005	\$355,073,554	\$67,700	\$38,514	9,219	339	3.68%
2006	\$326,790,333	\$69,400	\$40,827	8,004	270	3.37%
2007	\$276,938,874	\$71,800	\$39,066	7,089	283	3.99%
2008	\$282,326,555	\$73,300	\$40,728	6,932	257	3.71%
2009	\$285,993,958	\$74,600	\$41,928	6,821	234	3.43%

2009 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 036: VENEERS, PLYWOOD AND WOOD PRESERVATION

(CLASS A: FOREST PRODUCTS)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
2003	\$198,993,078	\$65,600	\$36,791	5,409	112	2.07%
2004	\$198,189,227	\$66,800	\$37,204	5,327	118	2.22%
2005	\$203,642,655	\$67,700	\$39,831	5,113	85	1.66%
2006	\$190,087,703	\$69,400	\$40,653	4,676	94	2.01%
2007	\$164,488,203	\$71,800	\$40,227	4,089	72	1.76%
2008	\$167,688,223	\$73,300	\$41,933	3,999	66	1.65%
2009	\$169,866,482	\$74,600	\$43,168	3,935	61	1.55%

2009 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
2003	\$910,957,919	\$65,600	\$49,530	18,392	191	1.04%
2004	\$865,103,611	\$66,800	\$50,315	17,194	193	1.12%
2005	\$835,469,421	\$67,700	\$51,111	16,346	190	1.16%
2006	\$735,246,111	\$69,400	\$49,995	14,706	168	1.14%
2007	\$666,678,150	\$71,800	\$49,715	13,410	140	1.04%
2008	\$679,647,978	\$73,300	\$51,826	13,114	128	0.98%
2009	\$688,476,559	\$74,600	\$53,358	12,903	118	0.91%

2009 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
2003	\$302,891,947	\$65,600	\$32,891	9,209	163	1.77%
2004	\$301,340,059	\$66,800	\$32,946	9,146	187	2.04%
2005	\$304,311,913	\$67,700	\$34,755	8,756	151	1.72%
2006	\$300,436,029	\$69,400	\$36,274	8,282	174	2.10%
2007	\$295,363,959	\$71,800	\$36,201	8,159	130	1.59%
2008	\$301,110,089	\$73,300	\$37,738	7,979	117	1.47%
2009	\$305,021,489	\$74,600	\$38,851	7,851	107	1.36%

2009 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
2003	\$1,994,194,596	\$65,600	\$42,147	47,315	1,068	2.26%
2004	\$1,951,563,715	\$66,800	\$41,729	46,768	1,114	2.38%
2005	\$1,948,771,700	\$67,700	\$43,569	44,728	925	2.07%
2006	\$1,763,168,395	\$69,400	\$44,112	39,970	857	2.14%
2007	\$1,583,279,138	\$71,800	\$43,312	36,555	730	2.00%
2008	\$1,614,080,893	\$73,300	\$45,152	35,748	664	1.86%
2009	\$1,635,047,695	\$74,600	\$46,485	35,174	609	1.73%

2009 PREMIUM RATES

NEW CLAIMS COST BY RATE GROUP

<u>Rate Group</u>	<u>Description</u>	<u>2009 New Claims Cost</u>		<u>2009 Premium</u>
		<u>Cost Index *</u> (%)	<u>Cost per LTI</u> (\$)	<u>Rate</u> (\$)
030	LOGGING	183%	92,325	10.99
033	MILL PRODUCTS AND FORESTRY SERVICES	84%	42,192	7.77
036	VENEERS, PLYWOOD AND WOOD PRESERVATION	95%	47,895	4.13
039	PULP, NEWSPRINT AND SPECIALTY PAPERS	107%	53,878	2.39
041	CORRUGATED BOXES	61%	30,791	2.89
CLASS: A	FOREST PRODUCTS		50,351	4.58

2009 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 030: LOGGING

(CLASS A: FOREST PRODUCTS)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1	WSIB Administrative	0.816
B.2	Legislative Obligations	
	WSIAT	0.042
	Office of Worker Advisor	0.021
	Office of Employer Advisor	0.006
	OHSA	0.202
	Mine Rescue	0.000
	Program Administration	0.001
	Institute of Work & Health	0.009
	Sub-Total	0.282
B.3	Prevention	
	OFSWA	0.525
B.4	TOTAL OVERHEAD EXPENSES	1.623

**2009 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES**

RATE GROUP 033: MILL PRODUCTS AND FORESTRY SERVICES

(CLASS A: FOREST PRODUCTS)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1	WSIB Administrative	0.611
B.2	Legislative Obligations	
	WSIAT	0.032
	Office of Worker Advisor	0.016
	Office of Employer Advisor	0.005
	OHSA	0.151
	Mine Rescue	0.000
	Program Administration	0.001
	Institute of Work & Health	0.007
	Sub-Total	0.211
B.3	Prevention	
	OFSWA	0.431
B.4	TOTAL OVERHEAD EXPENSES	1.253

**2009 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES**

RATE GROUP 036: VENEERS, PLYWOOD AND WOOD PRESERVATION

(CLASS A: FOREST PRODUCTS)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1	WSIB Administrative	0.380
B.2	Legislative Obligations	
	WSIAT	0.020
	Office of Worker Advisor	0.010
	Office of Employer Advisor	0.003
	OHSA	0.093
	Mine Rescue	0.000
	Program Administration	0.001
	Institute of Work & Health	0.004
	Sub-Total	0.131
B.3	Prevention	
	OFSWA	0.324
B.4	TOTAL OVERHEAD EXPENSES	0.835

2009 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 039: PULP, NEWSPRINT AND SPECIALTY PAPERS

(CLASS A: FOREST PRODUCTS)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1	WSIB Administrative	0.276
B.2	Legislative Obligations	
	WSIAT	0.014
	Office of Worker Advisor	0.007
	Office of Employer Advisor	0.002
	OHSA	0.068
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	Sub-Total	0.095
B.3	Prevention	
	PPHSA	0.173
B.4	TOTAL OVERHEAD EXPENSES	0.544

2009 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 041: CORRUGATED BOXES

(CLASS A: FOREST PRODUCTS)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1	WSIB Administrative	0.307
B.2	Legislative Obligations	
	WSIAT	0.016
	Office of Worker Advisor	0.008
	Office of Employer Advisor	0.002
	OHSA	0.075
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	Sub-Total	0.105
B.3	Prevention	
	PPHSA	0.193
B.4	TOTAL OVERHEAD EXPENSES	0.605

2009 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

CLASS A: FOREST PRODUCTS

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1	WSIB Administrative	0.413
B.2	Legislative Obligations	
	WSIAT	0.021
	Office of Worker Advisor	0.011
	Office of Employer Advisor	0.003
	OHSA	0.102
	Mine Rescue	0.000
	Program Administration	0.001
	Institute of Work & Health	0.005
	Sub-Total	0.142
B.3	Prevention	0.278
B.4	TOTAL OVERHEAD EXPENSES	0.832

2009 PREMIUM RATE COMPONENTS

RATE GROUP 030: LOGGING

(CLASS A: FOREST PRODUCTS)

Component	2009 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2009 Premium Rate	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	4.491		4.764	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.802)		(0.709)	
b. plus Transfer Charge	<u>1.161</u>		<u>1.028</u>	
3. NET NEW CLAIMS COST	4.850	4.850 44%	<u>5.083</u>	5.083 46%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.816		0.902	
2. Legislative Obligations	0.282		0.282	
3. Prevention	<u>0.525</u>		<u>0.402</u>	
4. TOTAL OVERHEAD EXPENSES	1.623	1.623 15%	<u>1.588</u>	1.588 14%
C. UNFUNDED LIABILITY		3.460 31%	3.294	3.294 30%
D. (GAIN)/LOSS		<u>1.058</u> 10%	<u>1.028</u>	<u>1.028</u> 9%
E. TOTAL PREMIUM RATE (A+B+C+D)		<u><u>10.99</u></u> 100%	<u><u>10.99</u></u>	<u><u>10.99</u></u> 100%

2009 PREMIUM RATE COMPONENTS

RATE GROUP 033: MILL PRODUCTS AND FORESTRY SERVICES

(CLASS A: FOREST PRODUCTS)

Component	2009 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2009 Premium Rate	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	3.504		3.534	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(1.038)		(0.873)	
b. plus Transfer Charge	0.905		0.763	
3. NET NEW CLAIMS COST	<u>3.371</u>	3.371 43%	<u>3.425</u>	3.425 45%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.611		0.660	
2. Legislative Obligations	0.211		0.206	
3. Prevention	0.431		0.324	
4. TOTAL OVERHEAD EXPENSES	<u>1.253</u>	1.253 16%	<u>1.191</u>	1.191 16%
C. UNFUNDED LIABILITY		2.405 31%		2.219 29%
D. (GAIN)/LOSS		<u>0.736</u> 9%		<u>0.693</u> 9%
E. TOTAL PREMIUM RATE (A+B+C+D)		<u><u>7.77</u></u> 100%		<u><u>7.53</u></u> 100%

2009 PREMIUM RATE COMPONENTS

RATE GROUP 036: VENEERS, PLYWOOD AND WOOD PRESERVATION

(CLASS A: FOREST PRODUCTS)

Component	2009 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2009 Premium Rate	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	1.746		1.791	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.494)		(0.422)	
b. plus Transfer Charge	0.451		0.387	
3. NET NEW CLAIMS COST	<u>1.703</u>	1.703 41%	<u>1.756</u>	1.756 43%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.380		0.415	
2. Legislative Obligations	0.131		0.128	
3. Prevention	0.324		0.246	
4. TOTAL OVERHEAD EXPENSES	<u>0.835</u>	0.835 20%	<u>0.791</u>	0.791 20%
C. UNFUNDED LIABILITY		1.215 29%		1.138 28%
D. (GAIN)/LOSS		<u>0.372</u> 9%		<u>0.355</u> 9%
E. TOTAL PREMIUM RATE (A+B+C+D)		<u><u>4.13</u></u> 100%		<u><u>4.04</u></u> 100%

2009 PREMIUM RATE COMPONENTS

RATE GROUP 039: PULP, NEWSPRINT AND SPECIALTY PAPERS

(CLASS A: FOREST PRODUCTS)

Component	2009 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2009 Premium Rate	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	0.937		0.935	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.223)		(0.185)	
b. plus Transfer Charge	<u>0.242</u>		<u>0.202</u>	
3. NET NEW CLAIMS COST	0.956	0.956	0.952	0.952
		40%		41%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.276		0.297	
2. Legislative Obligations	0.095		0.093	
3. Prevention	<u>0.173</u>		<u>0.148</u>	
4. TOTAL OVERHEAD EXPENSES	0.544	0.544	0.538	0.538
		23%		23%
C. UNFUNDED LIABILITY		0.682		0.617
		29%		27%
D. (GAIN)/LOSS		<u>0.209</u>		<u>0.193</u>
		9%		8%
E. TOTAL PREMIUM RATE (A+B+C+D)		<u><u>2.39</u></u>		<u><u>2.30</u></u>
		100%		100%

2009 PREMIUM RATE COMPONENTS

RATE GROUP 041: CORRUGATED BOXES

(CLASS A: FOREST PRODUCTS)

Component	2009 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2009 Premium Rate	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	1.096		1.156	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.199)		(0.175)	
b. plus Transfer Charge	<u>0.283</u>		<u>0.250</u>	
3. NET NEW CLAIMS COST	1.181	1.181 41%	1.231	1.231 43%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.307		0.337	
2. Legislative Obligations	0.105		0.106	
3. Prevention	<u>0.193</u>		<u>0.168</u>	
4. TOTAL OVERHEAD EXPENSES	0.605	0.605 21%	0.612	0.612 21%
C. UNFUNDED LIABILITY		0.842 29%		0.798 28%
D. (GAIN)/LOSS		<u>0.258</u> 9%		<u>0.249</u> 9%
E. TOTAL PREMIUM RATE (A+B+C+D)		<u><u>2.89</u></u> 100%		<u><u>2.89</u></u> 100%

2009 PREMIUM RATE COMPONENTS

CLASS A: FOREST PRODUCTS

Component	2009 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2009 Premium Rate	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	1.904		1.999	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.455)		(0.398)	
b. plus Transfer Charge	<u>0.492</u>		<u>0.432</u>	
3. NET NEW CLAIMS COST	1.940	1.940 42%	2.033	2.033 44%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.412		0.455	
2. Legislative Obligations	0.142		0.142	
3. Prevention	<u>0.278</u>		<u>0.225</u>	
4. TOTAL OVERHEAD EXPENSES	0.832	0.832 18%	0.823	0.823 18%
C. UNFUNDED LIABILITY		1.384 30%	1.317	1.317 29%
D. (GAIN)/LOSS		<u>0.423</u> 9%	<u>0.411</u>	<u>0.411</u> 9%
E. TOTAL PREMIUM RATE (A+B+C+D)		<u><u>4.58</u></u> 100%	<u><u>4.58</u></u>	<u><u>4.58</u></u> 100%

2009 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>2009 Premium Rate</u> (\$)
030	LOGGING	4.850	1.623	3.460	1.058	10.99
033	MILL PRODUCTS AND FORESTRY SERVICES	3.371	1.253	2.405	0.736	7.77
036	VENEERS, PLYWOOD AND WOOD PRESERVATION	1.703	0.835	1.215	0.372	4.13
039	PULP, NEWSPRINT AND SPECIALTY PAPERS	0.956	0.544	0.682	0.209	2.39
041	CORRUGATED BOXES	1.181	0.605	0.842	0.258	2.89
CLASS: A	FOREST PRODUCTS	1.940	0.832	1.384	0.423	4.58



WSIB **2009**
Premium
Rates **MANUAL**

SECTION 6B

*Class B –
Mining and Related Industries*

2009 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
2003	\$282,223,614	\$65,600	\$58,220	4,848	70	1.44%
2004	\$308,795,285	\$66,800	\$57,802	5,342	100	1.87%
2005	\$313,277,336	\$67,700	\$58,739	5,333	77	1.44%
2006	\$312,282,126	\$69,400	\$60,583	5,155	54	1.05%
2007	\$353,846,374	\$71,800	\$61,453	5,758	65	1.13%
2008	\$396,360,946	\$73,300	\$67,638	5,860	61	1.04%
2009	\$402,582,618	\$74,600	\$69,303	5,809	57	0.98%

2009 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
2003	\$331,637,549	\$65,600	\$58,391	5,680	121	2.13%
2004	\$367,537,636	\$66,800	\$60,540	6,071	102	1.68%
2005	\$392,959,909	\$67,700	\$62,570	6,280	82	1.31%
2006	\$445,216,978	\$69,400	\$66,712	6,674	112	1.68%
2007	\$569,934,360	\$71,800	\$65,061	8,760	120	1.37%
2008	\$638,411,860	\$73,300	\$71,603	8,916	114	1.28%
2009	\$648,433,002	\$74,600	\$73,369	8,838	105	1.19%

2009 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
2003	\$213,098,786	\$65,600	\$53,618	3,974	80	2.01%
2004	\$236,398,249	\$66,800	\$52,097	4,538	83	1.83%
2005	\$257,238,756	\$67,700	\$55,742	4,615	73	1.58%
2006	\$284,198,622	\$69,400	\$59,049	4,813	73	1.52%
2007	\$297,981,300	\$71,800	\$55,490	5,370	93	1.73%
2008	\$333,783,694	\$73,300	\$61,065	5,466	88	1.61%
2009	\$339,023,092	\$74,600	\$62,573	5,418	81	1.50%

2009 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
2003	\$231,886,571	\$65,600	\$38,721	5,989	157	2.62%
2004	\$245,097,223	\$66,800	\$37,973	6,455	163	2.53%
2005	\$255,928,746	\$67,700	\$41,151	6,219	140	2.25%
2006	\$268,103,096	\$69,400	\$43,009	6,234	94	1.51%
2007	\$286,411,356	\$71,800	\$42,966	6,666	115	1.73%
2008	\$320,823,624	\$73,300	\$47,284	6,785	109	1.61%
2009	\$325,859,588	\$74,600	\$48,448	6,726	100	1.49%

2009 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
2003	\$1,058,846,520	\$65,600	\$51,674	20,491	428	2.09%
2004	\$1,157,828,393	\$66,800	\$51,675	22,406	448	2.00%
2005	\$1,219,404,747	\$67,700	\$54,324	22,447	372	1.66%
2006	\$1,309,800,822	\$69,400	\$57,257	22,876	333	1.46%
2007	\$1,508,173,390	\$71,800	\$56,796	26,554	393	1.48%
2008	\$1,689,380,124	\$73,300	\$62,507	27,027	372	1.38%
2009	\$1,715,898,300	\$74,600	\$64,048	26,791	343	1.28%

2009 PREMIUM RATES

NEW CLAIMS COST BY RATE GROUP

<u>Rate Group</u>	<u>Description</u>	<u>2009 New Claims Cost</u>		<u>2009 Premium Rate</u>
		<u>Cost Index *</u> (%)	<u>Cost per LTI</u> (\$)	
110	GOLD MINES	189%	212,358	7.79
113	NICKEL MINES	94%	105,588	4.98
119	OTHER MINES	86%	96,528	6.40
134	AGGREGATES	67%	75,095	5.98
CLASS: B	MINING AND RELATED INDUSTRIES		112,302	6.11

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

2009 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 110: GOLD MINES

(CLASS B: MINING AND RELATED INDUSTRIES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1	WSIB Administrative	0.573
B.2	Legislative Obligations	
	WSIAT	0.030
	Office of Worker Advisor	0.015
	Office of Employer Advisor	0.005
	OHSA	0.142
	Mine Rescue	0.285
	Program Administration	0.001
	Institute of Work & Health	0.007
	Sub-Total	0.483
B.3	Prevention	
	MASHA	0.209
B.4	TOTAL OVERHEAD EXPENSES	1.265

2009 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 113: NICKEL MINES

(CLASS B: MINING AND RELATED INDUSTRIES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1	WSIB Administrative	0.409
B.2	Legislative Obligations	
	WSIAT	0.021
	Office of Worker Advisor	0.011
	Office of Employer Advisor	0.003
	OHSA	0.101
	Mine Rescue	0.224
	Program Administration	0.001
	Institute of Work & Health	0.005
	Sub-Total	0.365
B.3	Prevention	
	MASHA	0.164
B.4	TOTAL OVERHEAD EXPENSES	0.939

2009 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 119: OTHER MINES

(CLASS B: MINING AND RELATED INDUSTRIES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1	WSIB Administrative	0.492
B.2	Legislative Obligations	
	WSIAT	0.025
	Office of Worker Advisor	0.013
	Office of Employer Advisor	0.004
	OHSA	0.121
	Mine Rescue	0.255
	Program Administration	0.001
	Institute of Work & Health	0.006
	Sub-Total	0.425
B.3	Prevention	
	MASHA	0.187
B.4	TOTAL OVERHEAD EXPENSES	1.104

2009 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 134: AGGREGATES

(CLASS B: MINING AND RELATED INDUSTRIES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1	WSIB Administrative	0.482
B.2	Legislative Obligations	
	WSIAT	0.025
	Office of Worker Advisor	0.012
	Office of Employer Advisor	0.004
	OHSA	0.119
	Mine Rescue	0.000
	Program Administration	0.001
	Institute of Work & Health	0.005
	Sub-Total	0.166
B.3	Prevention	
	MASHA	0.184
B.4	TOTAL OVERHEAD EXPENSES	0.832

2009 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

CLASS B: MINING AND RELATED INDUSTRIES

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1	WSIB Administrative	0.478
B.2	Legislative Obligations	
	WSIAT	0.025
	Office of Worker Advisor	0.012
	Office of Employer Advisor	0.004
	OHSA	0.118
	Mine Rescue	0.202
	Program Administration	0.001
	Institute of Work & Health	0.005
	Sub-Total	0.367
B.3	Prevention	0.183
B.4	TOTAL OVERHEAD EXPENSES	1.028

2009 PREMIUM RATE COMPONENTS

RATE GROUP 110: GOLD MINES

(CLASS B: MINING AND RELATED INDUSTRIES)

Component	2009 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2009 Premium Rate	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	3.052		3.196	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.742)		(0.647)	
b. plus Transfer Charge	0.789		0.690	
3. NET NEW CLAIMS COST	<u>3.098</u>	3.098 40%	<u>3.239</u>	3.239 41%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.573		0.632	
2. Legislative Obligations	0.483		0.450	
3. Prevention	0.209		0.228	
4. TOTAL OVERHEAD EXPENSES	<u>1.265</u>	1.265 16%	<u>1.311</u>	1.311 17%
C. UNFUNDED LIABILITY		2.211 28%		2.099 27%
D. (GAIN)/LOSS		<u>1.218</u> 16%		<u>1.255</u> 16%
E. TOTAL PREMIUM RATE (A+B+C+D)		<u><u>7.79</u></u> 100%		<u><u>7.90</u></u> 100%

2009 PREMIUM RATE COMPONENTS

RATE GROUP 113: NICKEL MINES

(CLASS B: MINING AND RELATED INDUSTRIES)

Component	2009 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2009 Premium Rate	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	1.735		1.871	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.264)		(0.256)	
b. plus Transfer Charge	0.448		0.404	
3. NET NEW CLAIMS COST	1.919	1.919	2.019	2.019
		39%		40%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.410		0.454	
2. Legislative Obligations	0.365		0.339	
3. Prevention	0.164		0.180	
4. TOTAL OVERHEAD EXPENSES	0.939	0.939	0.974	0.974
		19%		19%
C. UNFUNDED LIABILITY		1.369		1.308
		27%		26%
D. (GAIN)/LOSS		0.754		0.782
		15%		15%
E. TOTAL PREMIUM RATE (A+B+C+D)	4.98	100%	5.08	100%

2009 PREMIUM RATE COMPONENTS

RATE GROUP 119: OTHER MINES

(CLASS B: MINING AND RELATED INDUSTRIES)

Component	2009 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2009 Premium Rate	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	2.341		2.367	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.431)		(0.405)	
b. plus Transfer Charge	0.605		0.511	
3. NET NEW CLAIMS COST	<u>2.515</u>	2.515 39%	<u>2.474</u>	2.474 40%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.492		0.520	
2. Legislative Obligations	0.425		0.381	
3. Prevention	0.187		0.198	
4. TOTAL OVERHEAD EXPENSES	<u>1.104</u>	1.104 17%	<u>1.099</u>	1.099 18%
C. UNFUNDED LIABILITY		1.794 28%		1.603 26%
D. (GAIN)/LOSS		<u>0.988</u> <u>15%</u>		<u>0.959</u> <u>16%</u>
E. TOTAL PREMIUM RATE (A+B+C+D)		<u><u>6.40</u></u> <u><u>100%</u></u>		<u><u>6.14</u></u> <u><u>100%</u></u>

2009 PREMIUM RATE COMPONENTS

RATE GROUP 134: AGGREGATES

(CLASS B: MINING AND RELATED INDUSTRIES)

Component	2009 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2009 Premium Rate	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	2.339		2.410	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.499)		(0.429)	
b. plus Transfer Charge	<u>0.604</u>		<u>0.520</u>	
3. NET NEW CLAIMS COST	2.444	2.444 41%	2.502	2.502 42%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.482		0.524	
2. Legislative Obligations	0.166		0.164	
3. Prevention	<u>0.184</u>		<u>0.199</u>	
4. TOTAL OVERHEAD EXPENSES	0.832	0.832 14%	0.888	0.888 15%
C. UNFUNDED LIABILITY		1.744 29%	1.621	1.621 27%
D. (GAIN)/LOSS		<u>0.960</u> <u>16%</u>	<u>0.970</u>	<u>0.970</u> <u>16%</u>
E. TOTAL PREMIUM RATE (A+B+C+D)		<u><u>5.98</u></u> <u><u>100%</u></u>	<u><u>5.98</u></u>	<u><u>100%</u></u>

2009 PREMIUM RATE COMPONENTS

CLASS B: MINING AND RELATED INDUSTRIES

Component	2009 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2009 Premium Rate	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	2.279		2.405	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.454)		(0.417)	
b. plus Transfer Charge	0.589		0.519	
3. NET NEW CLAIMS COST	<u>2.413</u>	2.413	<u>2.508</u>	2.508
		39%		41%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.478		0.525	
2. Legislative Obligations	0.367		0.340	
3. Prevention	0.183		0.199	
4. TOTAL OVERHEAD EXPENSES	<u>1.028</u>	1.028	<u>1.064</u>	1.064
		17%		17%
C. UNFUNDED LIABILITY		1.722		1.625
		28%		26%
D. (GAIN)/LOSS		<u>0.948</u>		<u>0.972</u>
		16%		16%
E. TOTAL PREMIUM RATE (A+B+C+D)		<u><u>6.11</u></u>		<u><u>6.17</u></u>
		100%		100%

2009 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>2009 Premium Rate</u> (\$)
110	GOLD MINES	3.098	1.265	2.211	1.218	7.79
113	NICKEL MINES	1.919	0.939	1.369	0.754	4.98
119	OTHER MINES	2.515	1.104	1.794	0.988	6.40
134	AGGREGATES	2.444	0.832	1.744	0.960	5.98
CLASS: B	MINING AND RELATED INDUSTRIES	2.413	1.028	1.722	0.948	6.11



WSIB **2009**
Premium
Rates **MANUAL**

SECTION 6C

*Class C –
Other Primary Industries*



Workplace Safety &
Insurance Board

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

2009 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
2003	\$129,259,728	\$65,600	\$26,427	4,891	201	4.11%
2004	\$132,821,963	\$66,800	\$29,100	4,564	182	3.99%
2005	\$133,899,898	\$67,700	\$28,387	4,717	167	3.54%
2006	\$135,829,076	\$69,400	\$28,122	4,830	102	2.11%
2007	\$133,138,240	\$71,800	\$29,560	4,504	110	2.44%
2008	\$137,043,849	\$73,300	\$30,461	4,499	97	2.16%
2009	\$144,329,233	\$74,600	\$31,910	4,523	86	1.90%

2009 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
2003	\$273,857,334	\$65,600	\$26,932	10,168	258	2.54%
2004	\$278,627,160	\$66,800	\$25,894	10,760	259	2.41%
2005	\$291,806,536	\$67,700	\$26,796	10,890	261	2.40%
2006	\$314,191,375	\$69,400	\$27,839	11,286	222	1.97%
2007	\$319,342,548	\$71,800	\$28,308	11,281	199	1.76%
2008	\$328,710,459	\$73,300	\$29,175	11,267	191	1.70%
2009	\$346,185,026	\$74,600	\$30,566	11,326	184	1.62%

2009 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
2003	\$109,130,812	\$65,600	\$25,507	4,278	142	3.32%
2004	\$111,853,983	\$66,800	\$26,494	4,222	166	3.93%
2005	\$113,188,758	\$67,700	\$27,977	4,046	159	3.93%
2006	\$101,019,715	\$69,400	\$29,260	3,452	113	3.27%
2007	\$94,108,872	\$71,800	\$29,172	3,226	101	3.13%
2008	\$96,869,555	\$73,300	\$30,065	3,222	95	2.95%
2009	\$102,019,235	\$74,600	\$31,497	3,239	90	2.78%

2009 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
2003	\$245,684,211	\$65,600	\$25,328	9,700	288	2.97%
2004	\$248,893,836	\$66,800	\$26,958	9,233	255	2.76%
2005	\$247,971,267	\$67,700	\$26,867	9,230	268	2.90%
2006	\$245,730,329	\$69,400	\$28,280	8,689	234	2.69%
2007	\$240,286,548	\$71,800	\$28,839	8,332	199	2.39%
2008	\$247,335,352	\$73,300	\$29,721	8,322	183	2.20%
2009	\$260,483,939	\$74,600	\$31,136	8,366	169	2.02%

2009 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 184: POULTRY FARMS AND AGRICULTURAL SERVICES

(CLASS C: OTHER PRIMARY INDUSTRIES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
2003	\$197,649,177	\$65,600	\$26,960	7,331	204	2.78%
2004	\$204,922,609	\$66,800	\$27,771	7,379	194	2.63%
2005	\$213,886,095	\$67,700	\$31,031	6,893	227	3.29%
2006	\$221,058,364	\$69,400	\$29,994	7,370	173	2.35%
2007	\$239,676,260	\$71,800	\$28,690	8,354	159	1.90%
2008	\$246,707,161	\$73,300	\$29,567	8,344	153	1.83%
2009	\$259,822,353	\$74,600	\$30,975	8,388	148	1.76%

2009 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
2003	\$301,004,521	\$65,600	\$30,462	9,881	462	4.68%
2004	\$338,575,842	\$66,800	\$31,738	10,668	512	4.80%
2005	\$365,660,241	\$67,700	\$31,431	11,634	444	3.82%
2006	\$405,439,278	\$69,400	\$34,208	11,852	421	3.55%
2007	\$413,302,680	\$71,800	\$33,684	12,270	474	3.86%
2008	\$425,426,911	\$73,300	\$34,715	12,255	436	3.56%
2009	\$448,043,018	\$74,600	\$36,367	12,320	403	3.27%

2009 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
2003	\$1,256,585,783	\$65,600	\$27,170	46,249	1,555	3.36%
2004	\$1,315,695,393	\$66,800	\$28,098	46,826	1,568	3.35%
2005	\$1,366,412,795	\$67,700	\$28,821	47,410	1,526	3.22%
2006	\$1,423,268,137	\$69,400	\$29,977	47,479	1,265	2.66%
2007	\$1,439,855,148	\$71,800	\$30,018	47,967	1,242	2.59%
2008	\$1,482,093,287	\$73,300	\$30,936	47,909	1,155	2.41%
2009	\$1,560,882,804	\$74,600	\$32,409	48,162	1,080	2.24%

2009 PREMIUM RATES

NEW CLAIMS COST BY RATE GROUP

<u>Rate Group</u>	<u>Description</u>	<u>2009 New Claims Cost</u>		<u>2009 Premium</u>
		<u>Cost Index *</u> (%)	<u>Cost per LTI</u> (\$)	<u>Rate</u> (\$)
159	LIVESTOCK FARMS	217%	47,954	6.78
167	FIELD CROP, FRUIT AND VEGETABLE FARMS	88%	19,527	2.72
174	TOBACCO AND MUSHROOM FARMS	88%	19,528	4.27
181	FISHING AND MISCELLANEOUS FARMING	97%	21,431	3.14
184	POULTRY FARMS AND AGRICULTURAL SERVICES	80%	17,754	2.54
190	LANDSCAPING AND RELATED SERVICES	91%	20,129	4.31
CLASS: C	OTHER PRIMARY INDUSTRIES		22,070	3.69

2009 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 159: LIVESTOCK FARMS

(CLASS C: OTHER PRIMARY INDUSTRIES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1	WSIB Administrative	0.594
B.2	Legislative Obligations	
	WSIAT	0.031
	Office of Worker Advisor	0.015
	Office of Employer Advisor	0.005
	OHSA	0.147
	Mine Rescue	0.000
	Program Administration	0.001
	Institute of Work & Health	0.007
	Sub-Total	0.205
B.3	Prevention	
	FSA	0.247
B.4	TOTAL OVERHEAD EXPENSES	1.046

**2009 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES**

RATE GROUP 167: FIELD CROP, FRUIT AND VEGETABLE FARMS

(CLASS C: OTHER PRIMARY INDUSTRIES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1	WSIB Administrative	0.313
B.2	Legislative Obligations	
	WSIAT	0.016
	Office of Worker Advisor	0.008
	Office of Employer Advisor	0.002
	OHSA	0.077
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.004
	Sub-Total	0.107
B.3	Prevention	
	FSA	0.146
B.4	TOTAL OVERHEAD EXPENSES	0.565

**2009 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES**

RATE GROUP 174: TOBACCO AND MUSHROOM FARMS

(CLASS C: OTHER PRIMARY INDUSTRIES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1	WSIB Administrative	0.420
B.2	Legislative Obligations	
	WSIAT	0.022
	Office of Worker Advisor	0.011
	Office of Employer Advisor	0.003
	OHSA	0.103
	Mine Rescue	0.000
	Program Administration	0.001
	Institute of Work & Health	0.005
	Sub-Total	0.145
B.3	Prevention FSA	0.184
B.4	TOTAL OVERHEAD EXPENSES	0.749

**2009 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES**

RATE GROUP 181: FISHING AND MISCELLANEOUS FARMING

(CLASS C: OTHER PRIMARY INDUSTRIES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1	WSIB Administrative	0.342
B.2	Legislative Obligations	
	WSIAT	0.018
	Office of Worker Advisor	0.009
	Office of Employer Advisor	0.003
	OHSA	0.084
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.004
	Sub-Total	0.117
B.3	Prevention	
	FSA	0.156
B.4	TOTAL OVERHEAD EXPENSES	0.615

**2009 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES**

RATE GROUP 184: POULTRY FARMS AND AGRICULTURAL SERVICES

(CLASS C: OTHER PRIMARY INDUSTRIES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1	WSIB Administrative	0.300
B.2	Legislative Obligations	
	WSIAT	0.016
	Office of Worker Advisor	0.008
	Office of Employer Advisor	0.002
	OHSA	0.074
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	Sub-Total	0.103
B.3	Prevention	
	FSA	0.141
B.4	TOTAL OVERHEAD EXPENSES	0.544

2009 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 190: LANDSCAPING AND RELATED SERVICES

(CLASS C: OTHER PRIMARY INDUSTRIES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1	WSIB Administrative	0.423
B.2	Legislative Obligations	
	WSIAT	0.022
	Office of Worker Advisor	0.011
	Office of Employer Advisor	0.003
	OHSA	0.104
	Mine Rescue	0.000
	Program Administration	0.001
	Institute of Work & Health	0.005
	Sub-Total	0.146
B.3	Prevention	
	FSA	0.186
B.4	TOTAL OVERHEAD EXPENSES	0.755

2009 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

CLASS C: OTHER PRIMARY INDUSTRIES

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1	WSIB Administrative	0.380
B.2	Legislative Obligations	
	WSIAT	0.020
	Office of Worker Advisor	0.010
	Office of Employer Advisor	0.003
	OHSA	0.093
	Mine Rescue	0.000
	Program Administration	0.001
	Institute of Work & Health	0.004
	Sub-Total	0.131
B.3	Prevention	0.170
B.4	TOTAL OVERHEAD EXPENSES	0.681

2009 PREMIUM RATE COMPONENTS

RATE GROUP 159: LIVESTOCK FARMS

(CLASS C: OTHER PRIMARY INDUSTRIES)

Component	2009 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2009 Premium Rate	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	2.900		3.057	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.401)		(0.352)	
b. plus Transfer Charge	0.749		0.660	
3. NET NEW CLAIMS COST	3.249	3.249 48%	3.366	3.366 50%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.594		0.651	
2. Legislative Obligations	0.205		0.203	
3. Prevention	0.247		0.257	
4. TOTAL OVERHEAD EXPENSES	1.046	1.046 15%	1.112	1.112 16%
C. UNFUNDED LIABILITY		2.318 34%		2.181 32%
D. (GAIN)/LOSS	0.167	2%	0.123	2%
E. TOTAL PREMIUM RATE (A+B+C+D)	6.78	100%	6.78	100%

2009 PREMIUM RATE COMPONENTS

RATE GROUP 167: FIELD CROP, FRUIT AND VEGETABLE FARMS

(CLASS C: OTHER PRIMARY INDUSTRIES)

Component	2009 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2009 Premium Rate	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	1.053		1.155	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.107)		(0.146)	
b. plus Transfer Charge	0.272		0.249	
3. NET NEW CLAIMS COST	<u>1.219</u>	1.219 45%	<u>1.258</u>	1.258 46%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.312		0.342	
2. Legislative Obligations	0.107		0.106	
3. Prevention	0.146		0.151	
4. TOTAL OVERHEAD EXPENSES	<u>0.565</u>	0.565 21%	<u>0.600</u>	0.600 22%
C. UNFUNDED LIABILITY		0.870 32%		0.816 30%
D. (GAIN)/LOSS		<u>0.063</u> 2%		<u>0.046</u> 2%
E. TOTAL PREMIUM RATE (A+B+C+D)		<u><u>2.72</u></u> 100%		<u><u>2.72</u></u> 100%

2009 PREMIUM RATE COMPONENTS

RATE GROUP 174: TOBACCO AND MUSHROOM FARMS

(CLASS C: OTHER PRIMARY INDUSTRIES)

Component	2009 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2009 Premium Rate	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	1.749		1.718	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.207)		(0.169)	
b. plus Transfer Charge	0.452		0.371	
3. NET NEW CLAIMS COST	1.994	1.994 47%	1.921	1.921 48%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.420		0.439	
2. Legislative Obligations	0.145		0.137	
3. Prevention	0.184		0.185	
4. TOTAL OVERHEAD EXPENSES	0.749	0.749 18%	0.762	0.762 19%
C. UNFUNDED LIABILITY		1.422 33%	1.245	1.245 31%
D. (GAIN)/LOSS	0.103	0.103 2%	0.070	0.070 2%
E. TOTAL PREMIUM RATE (A+B+C+D)	<u>4.27</u>	<u>4.27</u> 100%	<u>4.00</u>	<u>4.00</u> 100%

2009 PREMIUM RATE COMPONENTS

RATE GROUP 181: FISHING AND MISCELLANEOUS FARMING

(CLASS C: OTHER PRIMARY INDUSTRIES)

Component	2009 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2009 Premium Rate	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	1.411		1.457	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.346)		(0.298)	
b. plus Transfer Charge	0.365		0.315	
3. NET NEW CLAIMS COST	<u>1.430</u>	1.430	<u>1.475</u>	1.475
		46%		47%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.342		0.374	
2. Legislative Obligations	0.117		0.115	
3. Prevention	0.156		0.162	
4. TOTAL OVERHEAD EXPENSES	<u>0.615</u>	0.615	<u>0.653</u>	0.653
		20%		21%
C. UNFUNDED LIABILITY		1.020		0.956
		32%		30%
D. (GAIN)/LOSS		<u>0.074</u>		<u>0.054</u>
		2%		2%
E. TOTAL PREMIUM RATE (A+B+C+D)		<u><u>3.14</u></u>		<u><u>3.14</u></u>
		100%		100%

2009 PREMIUM RATE COMPONENTS

RATE GROUP 184: POULTRY FARMS AND AGRICULTURAL SERVICES

(CLASS C: OTHER PRIMARY INDUSTRIES)

Component	2009 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2009 Premium Rate	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	1.026		1.047	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.162)		(0.138)	
b. plus Transfer Charge	0.265		0.226	
3. NET NEW CLAIMS COST	<u>1.130</u>	1.130 44%	<u>1.136</u>	1.136 46%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.300		0.325	
2. Legislative Obligations	0.103		0.100	
3. Prevention	0.141		0.145	
4. TOTAL OVERHEAD EXPENSES	<u>0.544</u>	0.544 21%	<u>0.571</u>	0.571 23%
C. UNFUNDED LIABILITY		0.806 32%		0.736 30%
D. (GAIN)/LOSS		<u>0.058</u> 2%		<u>0.042</u> 2%
E. TOTAL PREMIUM RATE (A+B+C+D)		<u><u>2.54</u></u> 100%		<u><u>2.49</u></u> 100%

2009 PREMIUM RATE COMPONENTS

RATE GROUP 190: LANDSCAPING AND RELATED SERVICES

(CLASS C: OTHER PRIMARY INDUSTRIES)

Component	2009 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2009 Premium Rate	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	1.838		1.915	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.296)		(0.247)	
b. plus Transfer Charge	0.475		0.413	
3. NET NEW CLAIMS COST	<u>2.016</u>	2.016 47%	<u>2.081</u>	2.081 48%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.423		0.462	
2. Legislative Obligations	0.146		0.144	
3. Prevention	0.186		0.193	
4. TOTAL OVERHEAD EXPENSES	<u>0.755</u>	0.755 18%	<u>0.801</u>	0.801 19%
C. UNFUNDED LIABILITY		1.439 33%		1.349 31%
D. (GAIN)/LOSS	<u>0.104</u>	<u>2%</u>	<u>0.076</u>	<u>2%</u>
E. TOTAL PREMIUM RATE (A+B+C+D)	<u><u>4.31</u></u>	<u>100%</u>	<u><u>4.31</u></u>	<u>100%</u>

2009 PREMIUM RATE COMPONENTS

CLASS C: OTHER PRIMARY INDUSTRIES

Component	2009 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2009 Premium Rate	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	1.550		1.621	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.244)		(0.220)	
b. plus Transfer Charge	0.400		0.350	
3. NET NEW CLAIMS COST	<u>1.706</u>	1.706	<u>1.750</u>	1.750
		46%		48%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.380		0.414	
2. Legislative Obligations	0.131		0.128	
3. Prevention	0.170		0.176	
4. TOTAL OVERHEAD EXPENSES	<u>0.681</u>	0.681	<u>0.719</u>	0.719
		18%		20%
C. UNFUNDED LIABILITY		1.218		1.134
		33%		31%
D. (GAIN)/LOSS		<u>0.088</u>		<u>0.064</u>
		2%		2%
E. TOTAL PREMIUM RATE (A+B+C+D)		<u><u>3.69</u></u>		<u><u>3.67</u></u>
		100%		100%

2009 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>2009 Premium Rate</u> (\$)
159	LIVESTOCK FARMS	3.249	1.046	2.318	0.167	6.78
167	FIELD CROP, FRUIT AND VEGETABLE FARMS	1.219	0.565	0.870	0.063	2.72
174	TOBACCO AND MUSHROOM FARMS	1.994	0.749	1.422	0.103	4.27
181	FISHING AND MISCELLANEOUS FARMING	1.430	0.615	1.020	0.074	3.14
184	POULTRY FARMS AND AGRICULTURAL SERVICES	1.130	0.544	0.806	0.058	2.54
190	LANDSCAPING AND RELATED SERVICES	2.016	0.755	1.439	0.104	4.31
CLASS: C	OTHER PRIMARY INDUSTRIES	1.706	0.681	1.218	0.088	3.69



WSIB **2009**
Premium
Rates **MANUAL**

SECTION 6D

*Class D –
Manufacturing*



Workplace Safety &
Insurance Board

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

2009 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
2003	\$466,000,026	\$65,600	\$29,163	15,979	737	4.61%
2004	\$495,119,153	\$66,800	\$29,882	16,569	698	4.21%
2005	\$535,401,566	\$67,700	\$30,959	17,294	711	4.11%
2006	\$532,887,698	\$69,400	\$29,964	17,784	535	3.01%
2007	\$531,750,846	\$71,800	\$29,877	17,798	509	2.86%
2008	\$542,116,333	\$73,300	\$30,642	17,692	461	2.61%
2009	\$555,690,586	\$74,600	\$31,184	17,820	424	2.38%

2009 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
2003	\$302,732,083	\$65,600	\$28,632	10,573	453	4.28%
2004	\$328,807,319	\$66,800	\$30,795	10,677	398	3.73%
2005	\$336,895,777	\$67,700	\$30,243	11,140	343	3.08%
2006	\$364,246,833	\$69,400	\$30,722	11,856	315	2.66%
2007	\$385,256,840	\$71,800	\$32,030	12,028	379	3.15%
2008	\$392,766,701	\$73,300	\$32,848	11,957	336	2.81%
2009	\$402,601,333	\$74,600	\$33,430	12,043	302	2.51%

2009 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
2003	\$355,437,030	\$65,600	\$31,839	11,164	225	2.02%
2004	\$359,154,271	\$66,800	\$30,075	11,942	217	1.82%
2005	\$374,035,517	\$67,700	\$31,991	11,692	236	2.02%
2006	\$375,881,893	\$69,400	\$32,976	11,399	215	1.89%
2007	\$384,297,620	\$71,800	\$33,172	11,585	213	1.84%
2008	\$391,788,783	\$73,300	\$34,021	11,516	197	1.71%
2009	\$401,598,928	\$74,600	\$34,624	11,599	185	1.59%

2009 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
2003	\$342,597,850	\$65,600	\$34,317	9,983	166	1.66%
2004	\$357,964,347	\$66,800	\$35,537	10,073	145	1.44%
2005	\$357,887,093	\$67,700	\$35,849	9,983	171	1.71%
2006	\$366,729,533	\$69,400	\$34,631	10,590	160	1.51%
2007	\$382,025,754	\$71,800	\$34,287	11,142	158	1.42%
2008	\$389,472,631	\$73,300	\$35,164	11,076	146	1.32%
2009	\$399,224,781	\$74,600	\$35,786	11,156	137	1.23%

2009 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
2003	\$414,098,981	\$65,600	\$28,088	14,743	342	2.32%
2004	\$430,491,579	\$66,800	\$27,411	15,705	310	1.97%
2005	\$428,454,657	\$67,700	\$27,930	15,340	296	1.93%
2006	\$439,364,904	\$69,400	\$27,346	16,067	250	1.56%
2007	\$454,659,651	\$71,800	\$28,333	16,047	246	1.53%
2008	\$463,522,390	\$73,300	\$29,057	15,952	223	1.40%
2009	\$475,128,700	\$74,600	\$29,572	16,067	205	1.28%

2009 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
2003	\$308,094,247	\$65,600	\$33,980	9,067	166	1.83%
2004	\$301,447,109	\$66,800	\$34,929	8,630	132	1.53%
2005	\$310,627,496	\$67,700	\$35,907	8,651	162	1.87%
2006	\$311,770,599	\$69,400	\$36,315	8,585	140	1.63%
2007	\$299,557,620	\$71,800	\$37,780	7,929	108	1.36%
2008	\$305,396,935	\$73,300	\$38,746	7,882	100	1.27%
2009	\$313,043,883	\$74,600	\$39,431	7,939	94	1.18%

2009 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
2003	\$749,180,760	\$65,600	\$29,539	25,362	614	2.42%
2004	\$758,229,908	\$66,800	\$30,787	24,628	544	2.21%
2005	\$785,550,011	\$67,700	\$32,597	24,099	529	2.20%
2006	\$820,985,555	\$69,400	\$34,225	23,988	453	1.89%
2007	\$851,318,244	\$71,800	\$32,772	25,977	457	1.76%
2008	\$867,913,100	\$73,300	\$33,610	25,823	423	1.64%
2009	\$889,645,100	\$74,600	\$34,205	26,009	398	1.53%

2009 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
2003	\$586,139,550	\$65,600	\$37,042	15,824	291	1.84%
2004	\$608,149,857	\$66,800	\$41,676	14,592	265	1.82%
2005	\$600,691,269	\$67,700	\$42,141	14,254	205	1.44%
2006	\$598,900,902	\$69,400	\$41,927	14,284	178	1.25%
2007	\$561,804,066	\$71,800	\$39,063	14,382	155	1.08%
2008	\$572,755,385	\$73,300	\$40,061	14,297	141	0.99%
2009	\$587,096,821	\$74,600	\$40,771	14,400	129	0.90%

2009 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
2003	\$322,021,159	\$65,600	\$41,853	7,694	148	1.92%
2004	\$319,669,796	\$66,800	\$42,060	7,600	116	1.53%
2005	\$333,274,366	\$67,700	\$41,477	8,035	118	1.47%
2006	\$321,789,828	\$69,400	\$43,600	7,381	93	1.26%
2007	\$331,453,165	\$71,800	\$43,265	7,661	78	1.02%
2008	\$337,914,224	\$73,300	\$44,369	7,616	72	0.95%
2009	\$346,375,384	\$74,600	\$45,154	7,671	68	0.89%

2009 PREMIUM RATES

5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 231: SOFT DRINKS

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
2003	\$286,200,284	\$65,600	\$39,508	7,244	329	4.54%
2004	\$298,953,236	\$66,800	\$42,367	7,056	311	4.41%
2005	\$292,379,403	\$67,700	\$42,058	6,952	322	4.63%
2006	\$300,954,812	\$69,400	\$44,640	6,742	276	4.09%
2007	\$314,074,770	\$71,800	\$42,186	7,445	225	3.02%
2008	\$320,197,070	\$73,300	\$43,264	7,401	230	3.11%
2009	\$328,214,604	\$74,600	\$44,032	7,454	239	3.21%

2009 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
2003	\$127,627,015	\$65,600	\$45,269	2,819	95	3.37%
2004	\$118,883,509	\$66,800	\$44,220	2,688	80	2.98%
2005	\$128,658,482	\$67,700	\$44,273	2,906	70	2.41%
2006	\$111,862,144	\$69,400	\$45,746	2,445	63	2.58%
2007	\$70,987,716	\$71,800	\$40,868	1,737	41	2.36%
2008	\$72,371,489	\$73,300	\$41,906	1,727	36	2.08%
2009	\$74,183,626	\$74,600	\$42,659	1,739	32	1.84%

2009 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
2003	\$354,916,620	\$65,600	\$36,622	9,691	362	3.74%
2004	\$356,404,308	\$66,800	\$35,684	9,988	327	3.27%
2005	\$348,930,137	\$67,700	\$38,277	9,116	276	3.03%
2006	\$322,328,202	\$69,400	\$38,770	8,314	245	2.95%
2007	\$324,730,602	\$71,800	\$38,562	8,421	197	2.34%
2008	\$331,060,617	\$73,300	\$39,549	8,371	184	2.20%
2009	\$339,350,167	\$74,600	\$40,250	8,431	173	2.05%

2009 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 258: FOAMED AND EXPANDED PLASTIC PRODUCTS

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
2003	\$295,496,729	\$65,600	\$31,474	9,389	198	2.11%
2004	\$310,499,201	\$66,800	\$31,482	9,863	191	1.94%
2005	\$291,434,413	\$67,700	\$31,581	9,228	159	1.72%
2006	\$269,724,276	\$69,400	\$32,791	8,226	104	1.26%
2007	\$245,490,475	\$71,800	\$31,615	7,765	95	1.22%
2008	\$250,275,852	\$73,300	\$32,423	7,719	87	1.13%
2009	\$256,542,602	\$74,600	\$32,996	7,775	80	1.03%

2009 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
2003	\$201,978,024	\$65,600	\$34,126	5,919	123	2.08%
2004	\$211,721,345	\$66,800	\$36,302	5,832	115	1.97%
2005	\$209,552,057	\$67,700	\$33,966	6,169	89	1.44%
2006	\$216,479,708	\$69,400	\$36,021	6,010	83	1.38%
2007	\$213,350,214	\$71,800	\$37,443	5,698	72	1.26%
2008	\$217,509,077	\$73,300	\$38,402	5,664	65	1.15%
2009	\$222,955,368	\$74,600	\$39,081	5,705	60	1.05%

2009 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
2003	\$1,099,112,783	\$65,600	\$28,595	38,437	1,063	2.77%
2004	\$1,146,541,128	\$66,800	\$28,903	39,669	922	2.32%
2005	\$1,145,786,215	\$67,700	\$30,039	38,143	880	2.31%
2006	\$1,131,134,073	\$69,400	\$30,403	37,205	754	2.03%
2007	\$1,082,753,735	\$71,800	\$30,359	35,665	686	1.92%
2008	\$1,103,859,992	\$73,300	\$31,136	35,453	636	1.79%
2009	\$1,131,499,954	\$74,600	\$31,687	35,709	597	1.67%

2009 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 289: CLOTH, CARPETS AND TEXTILE PRODUCTS

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
2003	\$331,735,810	\$65,600	\$25,942	12,788	324	2.53%
2004	\$315,972,326	\$66,800	\$26,460	11,942	274	2.29%
2005	\$294,014,405	\$67,700	\$27,761	10,591	206	1.95%
2006	\$265,653,814	\$69,400	\$28,285	9,392	171	1.82%
2007	\$259,486,554	\$71,800	\$28,086	9,239	166	1.80%
2008	\$264,544,759	\$73,300	\$28,805	9,184	150	1.63%
2009	\$271,168,794	\$74,600	\$29,316	9,250	138	1.49%

2009 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
2003	\$742,107,850	\$65,600	\$24,907	29,795	429	1.44%
2004	\$671,666,264	\$66,800	\$25,009	26,857	281	1.05%
2005	\$582,946,659	\$67,700	\$26,182	22,265	251	1.13%
2006	\$540,010,880	\$69,400	\$26,851	20,111	227	1.13%
2007	\$497,493,900	\$71,800	\$26,550	18,738	188	1.00%
2008	\$507,191,612	\$73,300	\$27,229	18,627	162	0.87%
2009	\$519,891,372	\$74,600	\$27,711	18,761	137	0.73%

2009 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
2003	\$303,427,680	\$65,600	\$29,157	10,407	494	4.75%
2004	\$320,431,939	\$66,800	\$29,269	10,948	463	4.23%
2005	\$317,403,391	\$67,700	\$30,632	10,362	450	4.34%
2006	\$314,628,487	\$69,400	\$32,430	9,702	317	3.27%
2007	\$304,403,770	\$71,800	\$32,714	9,305	239	2.57%
2008	\$310,337,552	\$73,300	\$33,550	9,250	226	2.44%
2009	\$318,108,210	\$74,600	\$34,143	9,317	217	2.33%

2009 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
2003	\$318,716,013	\$65,600	\$32,441	9,824	367	3.74%
2004	\$336,088,923	\$66,800	\$32,420	10,367	367	3.54%
2005	\$339,769,529	\$67,700	\$34,409	9,874	381	3.86%
2006	\$361,940,031	\$69,400	\$33,681	10,746	283	2.63%
2007	\$352,835,550	\$71,800	\$33,255	10,610	237	2.23%
2008	\$359,713,419	\$73,300	\$34,106	10,547	224	2.12%
2009	\$368,720,417	\$74,600	\$34,710	10,623	215	2.02%

2009 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
2003	\$67,386,514	\$65,600	\$25,064	2,689	159	5.91%
2004	\$69,026,919	\$66,800	\$26,358	2,619	138	5.27%
2005	\$70,887,320	\$67,700	\$27,585	2,570	129	5.02%
2006	\$70,417,980	\$69,400	\$28,769	2,448	118	4.82%
2007	\$71,309,547	\$71,800	\$27,207	2,621	88	3.36%
2008	\$72,699,593	\$73,300	\$27,908	2,605	82	3.15%
2009	\$74,519,945	\$74,600	\$28,399	2,624	77	2.93%

2009 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
2003	\$138,957,557	\$65,600	\$32,373	4,292	125	2.91%
2004	\$143,844,692	\$66,800	\$32,560	4,418	112	2.54%
2005	\$138,035,836	\$67,700	\$32,247	4,281	106	2.48%
2006	\$108,177,077	\$69,400	\$31,136	3,474	61	1.76%
2007	\$99,633,792	\$71,800	\$32,016	3,112	51	1.64%
2008	\$101,575,966	\$73,300	\$32,830	3,094	49	1.58%
2009	\$104,119,364	\$74,600	\$33,414	3,116	47	1.51%

2009 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
2003	\$443,288,534	\$65,600	\$33,777	13,124	430	3.28%
2004	\$420,239,716	\$66,800	\$33,405	12,580	354	2.81%
2005	\$416,787,953	\$67,700	\$34,119	12,216	311	2.55%
2006	\$408,997,111	\$69,400	\$34,231	11,948	242	2.03%
2007	\$404,389,322	\$71,800	\$34,381	11,762	220	1.87%
2008	\$412,272,135	\$73,300	\$35,261	11,692	199	1.70%
2009	\$422,595,171	\$74,600	\$35,886	11,776	183	1.55%

2009 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 325: WOODEN AND OTHER NON-METAL FURNITURE

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
2003	\$447,089,076	\$65,600	\$30,647	14,588	492	3.37%
2004	\$458,565,167	\$66,800	\$31,361	14,622	467	3.19%
2005	\$454,501,108	\$67,700	\$32,931	13,802	440	3.19%
2006	\$452,176,620	\$69,400	\$34,079	13,268	386	2.91%
2007	\$449,873,750	\$71,800	\$34,250	13,135	363	2.76%
2008	\$458,643,197	\$73,300	\$35,126	13,057	336	2.57%
2009	\$470,127,335	\$74,600	\$35,748	13,151	316	2.40%

2009 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
2003	\$161,319,694	\$65,600	\$31,699	5,089	199	3.91%
2004	\$160,968,805	\$66,800	\$31,365	5,132	194	3.78%
2005	\$158,616,810	\$67,700	\$32,666	4,856	150	3.09%
2006	\$149,553,772	\$69,400	\$32,397	4,616	144	3.12%
2007	\$145,355,351	\$71,800	\$32,819	4,429	130	2.94%
2008	\$148,188,781	\$73,300	\$33,656	4,403	120	2.73%
2009	\$151,899,335	\$74,600	\$34,250	4,435	113	2.55%

2009 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
2003	\$1,375,323,843	\$65,600	\$32,422	42,419	691	1.63%
2004	\$1,354,625,692	\$66,800	\$34,822	38,901	586	1.51%
2005	\$1,347,266,593	\$67,700	\$34,726	38,797	500	1.29%
2006	\$1,324,791,175	\$69,400	\$36,039	36,760	487	1.32%
2007	\$1,358,852,820	\$71,800	\$35,958	37,790	427	1.13%
2008	\$1,385,341,112	\$73,300	\$36,878	37,566	396	1.05%
2009	\$1,420,029,185	\$74,600	\$37,530	37,837	372	0.98%

2009 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
2003	\$1,094,518,997	\$65,600	\$34,918	31,345	230	0.73%
2004	\$1,147,815,088	\$66,800	\$35,376	32,446	190	0.59%
2005	\$1,182,501,218	\$67,700	\$33,172	35,648	196	0.55%
2006	\$1,258,512,543	\$69,400	\$31,458	40,006	192	0.48%
2007	\$1,283,544,581	\$71,800	\$32,083	40,007	162	0.40%
2008	\$1,308,564,880	\$73,300	\$32,903	39,770	153	0.38%
2009	\$1,341,330,524	\$74,600	\$33,486	40,057	147	0.37%

2009 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
2003	\$216,249,668	\$65,600	\$34,872	6,201	118	1.90%
2004	\$217,283,604	\$66,800	\$37,164	5,847	114	1.95%
2005	\$216,065,523	\$67,700	\$35,342	6,114	95	1.55%
2006	\$216,307,687	\$69,400	\$35,552	6,084	81	1.33%
2007	\$204,739,337	\$71,800	\$36,817	5,561	71	1.28%
2008	\$208,730,347	\$73,300	\$37,759	5,528	64	1.16%
2009	\$213,956,824	\$74,600	\$38,426	5,568	59	1.06%

2009 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
2003	\$310,110,960	\$65,600	\$35,292	8,787	200	2.28%
2004	\$312,064,694	\$66,800	\$38,088	8,193	239	2.92%
2005	\$301,253,270	\$67,700	\$38,110	7,905	171	2.16%
2006	\$281,039,053	\$69,400	\$36,827	7,631	144	1.89%
2007	\$253,635,030	\$71,800	\$35,673	7,110	114	1.60%
2008	\$258,579,170	\$73,300	\$36,584	7,068	106	1.50%
2009	\$265,053,830	\$74,600	\$37,232	7,119	99	1.39%

2009 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 352: STEEL AND OTHER SMELTING AND REFINING INDUSTRIES

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
2003	\$1,540,478,387	\$65,600	\$51,347	30,001	647	2.16%
2004	\$1,514,837,013	\$66,800	\$52,297	28,966	508	1.75%
2005	\$1,534,966,221	\$67,700	\$53,125	28,893	522	1.81%
2006	\$1,519,697,710	\$69,400	\$53,468	28,423	427	1.50%
2007	\$1,463,328,020	\$71,800	\$54,971	26,620	374	1.40%
2008	\$1,491,852,860	\$73,300	\$56,377	26,462	346	1.31%
2009	\$1,529,207,920	\$74,600	\$57,375	26,653	325	1.22%

2009 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 358: FOUNDRIES

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
2003	\$242,287,041	\$65,600	\$42,225	5,738	197	3.43%
2004	\$172,527,478	\$66,800	\$37,472	4,604	179	3.89%
2005	\$166,217,633	\$67,700	\$38,968	4,265	177	4.15%
2006	\$151,737,246	\$69,400	\$41,968	3,616	95	2.63%
2007	\$125,803,215	\$71,800	\$40,779	3,085	95	3.08%
2008	\$128,255,513	\$73,300	\$41,818	3,067	88	2.87%
2009	\$131,466,951	\$74,600	\$42,560	3,089	83	2.69%

2009 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
2003	\$8,127,846,494	\$65,600	\$43,602	186,410	5,711	3.06%
2004	\$8,662,556,008	\$66,800	\$46,041	188,149	6,128	3.26%
2005	\$8,745,813,990	\$67,700	\$46,254	189,082	5,905	3.12%
2006	\$8,576,747,538	\$69,400	\$48,694	176,136	5,318	3.02%
2007	\$8,292,861,220	\$71,800	\$48,860	169,727	4,553	2.68%
2008	\$8,454,515,026	\$73,300	\$50,110	168,720	4,218	2.50%
2009	\$8,666,210,780	\$74,600	\$50,996	169,938	3,962	2.33%

* Experience for rate groups 361, 390, 419, 421, 424 and 425 has been combined in order to determine a common 2009 Premium Rate.

2009 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
2003	\$398,643,936	\$65,600	\$30,251	13,178	423	3.21%
2004	\$439,700,570	\$66,800	\$31,898	13,785	452	3.28%
2005	\$455,845,314	\$67,700	\$32,732	13,927	470	3.37%
2006	\$466,988,256	\$69,400	\$32,932	14,180	391	2.76%
2007	\$471,891,472	\$71,800	\$32,084	14,708	299	2.03%
2008	\$481,090,113	\$73,300	\$32,904	14,621	292	2.00%
2009	\$493,136,308	\$74,600	\$33,485	14,727	288	1.96%

2009 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 375: STRUCTURAL AND ARCHITECTURAL PRODUCTS

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
2003	\$470,744,453	\$65,600	\$35,996	13,078	622	4.76%
2004	\$455,196,451	\$66,800	\$36,674	12,412	480	3.87%
2005	\$470,976,096	\$67,700	\$37,028	12,719	527	4.14%
2006	\$485,765,255	\$69,400	\$38,074	12,758	489	3.83%
2007	\$534,583,876	\$71,800	\$38,876	13,751	426	3.10%
2008	\$545,004,588	\$73,300	\$39,872	13,669	395	2.89%
2009	\$558,651,161	\$74,600	\$40,576	13,768	371	2.69%

2009 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
2003	\$391,595,319	\$65,600	\$32,042	12,221	505	4.13%
2004	\$393,947,390	\$66,800	\$33,982	11,593	455	3.92%
2005	\$386,618,497	\$67,700	\$34,141	11,324	440	3.89%
2006	\$363,080,207	\$69,400	\$34,207	10,614	336	3.17%
2007	\$344,220,778	\$71,800	\$35,641	9,658	258	2.67%
2008	\$350,930,718	\$73,300	\$36,551	9,601	239	2.49%
2009	\$359,717,803	\$74,600	\$37,199	9,670	224	2.32%

2009 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
2003	\$222,402,561	\$65,600	\$35,093	6,338	168	2.65%
2004	\$225,355,868	\$66,800	\$34,768	6,482	144	2.22%
2005	\$225,628,870	\$67,700	\$32,638	6,913	149	2.16%
2006	\$221,410,268	\$69,400	\$33,854	6,540	100	1.53%
2007	\$213,835,613	\$71,800	\$33,883	6,311	99	1.57%
2008	\$218,003,938	\$73,300	\$34,747	6,274	88	1.40%
2009	\$223,462,620	\$74,600	\$35,364	6,319	79	1.25%

2009 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
2003	\$832,413,815	\$65,600	\$44,682	18,630	510	2.74%
2004	\$825,586,090	\$66,800	\$46,298	17,832	492	2.76%
2005	\$836,603,063	\$67,700	\$46,282	18,076	467	2.58%
2006	\$770,491,369	\$69,400	\$47,695	16,155	390	2.41%
2007	\$678,649,316	\$71,800	\$47,668	14,237	255	1.79%
2008	\$691,878,314	\$73,300	\$48,889	14,152	238	1.68%
2009	\$709,202,513	\$74,600	\$49,755	14,254	224	1.57%

2009 PREMIUM RATES

5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 383: HEATING, REFRIGERATION AND AIR CONDITIONING EQUIPMENT

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
2003	\$235,570,262	\$65,600	\$30,173	7,807	310	3.97%
2004	\$248,869,114	\$66,800	\$32,174	7,735	237	3.06%
2005	\$255,338,891	\$67,700	\$33,578	7,604	257	3.38%
2006	\$258,095,204	\$69,400	\$36,583	7,055	178	2.52%
2007	\$250,694,780	\$71,800	\$34,370	7,294	164	2.25%
2008	\$255,581,605	\$73,300	\$35,248	7,251	151	2.08%
2009	\$261,981,208	\$74,600	\$35,873	7,303	140	1.92%

2009 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
2003	\$904,069,493	\$65,600	\$37,923	23,840	573	2.40%
2004	\$952,019,990	\$66,800	\$38,237	24,898	554	2.23%
2005	\$1,001,397,055	\$67,700	\$37,945	26,391	660	2.50%
2006	\$1,038,733,168	\$69,400	\$39,333	26,409	486	1.84%
2007	\$1,015,274,763	\$71,800	\$39,951	25,413	425	1.67%
2008	\$1,035,065,644	\$73,300	\$40,973	25,262	394	1.56%
2009	\$1,060,983,039	\$74,600	\$41,699	25,444	370	1.45%

2009 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
2003	\$969,847,242	\$65,600	\$35,848	27,054	1,063	3.93%
2004	\$1,012,235,142	\$66,800	\$36,278	27,902	938	3.36%
2005	\$1,037,381,684	\$67,700	\$37,115	27,950	954	3.41%
2006	\$1,044,330,837	\$69,400	\$37,714	27,691	839	3.03%
2007	\$1,030,630,710	\$71,800	\$37,990	27,129	696	2.57%
2008	\$1,050,720,926	\$73,300	\$38,962	26,968	642	2.38%
2009	\$1,077,030,319	\$74,600	\$39,651	27,163	596	2.19%

2009 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
2003	\$161,193,883	\$65,600	\$35,918	4,488	98	2.18%
2004	\$164,252,580	\$66,800	\$37,657	4,362	99	2.27%
2005	\$158,764,165	\$67,700	\$39,289	4,041	81	2.00%
2006	\$139,777,108	\$69,400	\$42,302	3,304	58	1.76%
2007	\$123,740,504	\$71,800	\$37,204	3,326	63	1.89%
2008	\$126,152,593	\$73,300	\$38,159	3,306	58	1.75%
2009	\$129,311,375	\$74,600	\$38,832	3,330	53	1.59%

2009 PREMIUM RATES

5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 390: OTHER STAMPED AND PRESSED METAL PRODUCTS*

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
2003	\$8,127,846,494	\$65,600	\$43,602	186,410	5,711	3.06%
2004	\$8,662,556,008	\$66,800	\$46,041	188,149	6,128	3.26%
2005	\$8,745,813,990	\$67,700	\$46,254	189,082	5,905	3.12%
2006	\$8,576,747,538	\$69,400	\$48,694	176,136	5,318	3.02%
2007	\$8,292,861,220	\$71,800	\$48,860	169,727	4,553	2.68%
2008	\$8,454,515,026	\$73,300	\$50,110	168,720	4,218	2.50%
2009	\$8,666,210,780	\$74,600	\$50,996	169,938	3,962	2.33%

* Experience for rate groups 361, 390, 419, 421, 424 and 425 has been combined in order to determine a common 2009 Premium Rate.

2009 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
2003	\$238,858,769	\$65,600	\$33,560	7,117	254	3.57%
2004	\$245,353,783	\$66,800	\$32,215	7,616	247	3.24%
2005	\$238,898,799	\$67,700	\$33,933	7,040	203	2.88%
2006	\$230,455,526	\$69,400	\$34,566	6,667	139	2.08%
2007	\$208,849,452	\$71,800	\$34,572	6,041	121	2.00%
2008	\$212,920,581	\$73,300	\$35,457	6,005	107	1.78%
2009	\$218,251,979	\$74,600	\$36,087	6,048	96	1.59%

2009 PREMIUM RATES

5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 402: MAJOR APPLIANCES AND TRANSMISSION EQUIPMENT

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
2003	\$381,527,568	\$65,600	\$38,075	10,020	265	2.64%
2004	\$365,081,243	\$66,800	\$39,234	9,305	182	1.96%
2005	\$321,908,841	\$67,700	\$40,840	7,882	163	2.07%
2006	\$301,191,607	\$69,400	\$40,241	7,485	120	1.60%
2007	\$303,292,600	\$71,800	\$40,820	7,430	110	1.48%
2008	\$309,204,721	\$73,300	\$41,864	7,386	100	1.35%
2009	\$316,947,013	\$74,600	\$42,606	7,439	92	1.24%

2009 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
2003	\$1,105,293,068	\$65,600	\$41,457	26,661	478	1.79%
2004	\$1,183,212,241	\$66,800	\$41,459	28,539	418	1.46%
2005	\$1,198,400,174	\$67,700	\$41,762	28,696	400	1.39%
2006	\$1,195,206,485	\$69,400	\$42,881	27,873	401	1.44%
2007	\$1,182,350,547	\$71,800	\$42,111	28,077	326	1.16%
2008	\$1,205,398,258	\$73,300	\$43,189	27,910	302	1.08%
2009	\$1,235,580,674	\$74,600	\$43,952	28,112	284	1.01%

2009 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
2003	\$173,187,690	\$65,600	\$52,699	3,286	102	3.10%
2004	\$181,228,253	\$66,800	\$51,297	3,533	107	3.03%
2005	\$202,348,246	\$67,700	\$51,858	3,902	118	3.02%
2006	\$221,745,779	\$69,400	\$56,009	3,959	105	2.65%
2007	\$246,587,694	\$71,800	\$56,739	4,346	91	2.09%
2008	\$251,394,459	\$73,300	\$58,193	4,320	84	1.94%
2009	\$257,689,219	\$74,600	\$59,225	4,351	79	1.82%

2009 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
2003	\$158,225,961	\$65,600	\$43,717	3,619	102	2.82%
2004	\$152,013,471	\$66,800	\$42,996	3,536	85	2.40%
2005	\$157,321,171	\$67,700	\$43,086	3,651	78	2.14%
2006	\$169,155,643	\$69,400	\$43,491	3,889	82	2.11%
2007	\$181,756,402	\$71,800	\$42,407	4,286	90	2.10%
2008	\$185,299,403	\$73,300	\$43,487	4,261	83	1.95%
2009	\$189,939,184	\$74,600	\$44,254	4,292	78	1.82%

2009 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
2003	\$601,809,484	\$65,600	\$38,110	15,791	632	4.00%
2004	\$652,149,612	\$66,800	\$38,632	16,881	532	3.15%
2005	\$718,816,015	\$67,700	\$40,222	17,871	557	3.12%
2006	\$764,186,448	\$69,400	\$40,712	18,771	477	2.54%
2007	\$786,336,488	\$71,800	\$42,308	18,586	445	2.39%
2008	\$801,664,646	\$73,300	\$43,390	18,476	403	2.18%
2009	\$821,737,826	\$74,600	\$44,158	18,609	371	1.99%

2009 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
2003	\$491,021,187	\$65,600	\$47,356	10,369	225	2.17%
2004	\$525,760,137	\$66,800	\$48,919	10,748	206	1.92%
2005	\$564,885,601	\$67,700	\$47,059	12,004	189	1.57%
2006	\$635,794,262	\$69,400	\$47,180	13,476	179	1.33%
2007	\$694,616,808	\$71,800	\$47,681	14,568	196	1.35%
2008	\$708,157,062	\$73,300	\$48,899	14,482	174	1.20%
2009	\$725,888,871	\$74,600	\$49,763	14,587	156	1.07%

2009 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
2003	\$8,127,846,494	\$65,600	\$43,602	186,410	5,711	3.06%
2004	\$8,662,556,008	\$66,800	\$46,041	188,149	6,128	3.26%
2005	\$8,745,813,990	\$67,700	\$46,254	189,082	5,905	3.12%
2006	\$8,576,747,538	\$69,400	\$48,694	176,136	5,318	3.02%
2007	\$8,292,861,220	\$71,800	\$48,860	169,727	4,553	2.68%
2008	\$8,454,515,026	\$73,300	\$50,110	168,720	4,218	2.50%
2009	\$8,666,210,780	\$74,600	\$50,996	169,938	3,962	2.33%

* Experience for rate groups 361, 390, 419, 421, 424 and 425 has been combined in order to determine a common 2009 Premium Rate.

2009 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 420: MOTOR VEHICLE ENGINE MANUFACTURING

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
2003	\$957,030,535	\$65,600	\$48,914	19,566	433	2.21%
2004	\$914,088,003	\$66,800	\$50,836	17,981	347	1.93%
2005	\$844,800,460	\$67,700	\$49,284	17,141	317	1.85%
2006	\$812,211,669	\$69,400	\$52,383	15,505	287	1.85%
2007	\$775,319,787	\$71,800	\$49,863	15,549	229	1.47%
2008	\$790,433,195	\$73,300	\$51,138	15,457	212	1.37%
2009	\$810,225,146	\$74,600	\$52,041	15,569	199	1.28%

2009 PREMIUM RATES

5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 421: OTHER MOTOR VEHICLE PARTS AND EQUIPMENT*

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
2003	\$8,127,846,494	\$65,600	\$43,602	186,410	5,711	3.06%
2004	\$8,662,556,008	\$66,800	\$46,041	188,149	6,128	3.26%
2005	\$8,745,813,990	\$67,700	\$46,254	189,082	5,905	3.12%
2006	\$8,576,747,538	\$69,400	\$48,694	176,136	5,318	3.02%
2007	\$8,292,861,220	\$71,800	\$48,860	169,727	4,553	2.68%
2008	\$8,454,515,026	\$73,300	\$50,110	168,720	4,218	2.50%
2009	\$8,666,210,780	\$74,600	\$50,996	169,938	3,962	2.33%

* Experience for rate groups 361, 390, 419, 421, 424 and 425 has been combined in order to determine a common 2009 Premium Rate.

2009 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
2003	\$8,127,846,494	\$65,600	\$43,602	186,410	5,711	3.06%
2004	\$8,662,556,008	\$66,800	\$46,041	188,149	6,128	3.26%
2005	\$8,745,813,990	\$67,700	\$46,254	189,082	5,905	3.12%
2006	\$8,576,747,538	\$69,400	\$48,694	176,136	5,318	3.02%
2007	\$8,292,861,220	\$71,800	\$48,860	169,727	4,553	2.68%
2008	\$8,454,515,026	\$73,300	\$50,110	168,720	4,218	2.50%
2009	\$8,666,210,780	\$74,600	\$50,996	169,938	3,962	2.33%

* Experience for rate groups 361, 390, 419, 421, 424 and 425 has been combined in order to determine a common 2009 Premium Rate.

2009 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
2003	\$8,127,846,494	\$65,600	\$43,602	186,410	5,711	3.06%
2004	\$8,662,556,008	\$66,800	\$46,041	188,149	6,128	3.26%
2005	\$8,745,813,990	\$67,700	\$46,254	189,082	5,905	3.12%
2006	\$8,576,747,538	\$69,400	\$48,694	176,136	5,318	3.02%
2007	\$8,292,861,220	\$71,800	\$48,860	169,727	4,553	2.68%
2008	\$8,454,515,026	\$73,300	\$50,110	168,720	4,218	2.50%
2009	\$8,666,210,780	\$74,600	\$50,996	169,938	3,962	2.33%

* Experience for rate groups 361, 390, 419, 421, 424 and 425 has been combined in order to determine a common 2009 Premium Rate.

2009 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
2003	\$477,735,220	\$65,600	\$44,738	10,679	264	2.47%
2004	\$468,925,640	\$66,800	\$44,460	10,547	316	3.00%
2005	\$466,568,851	\$67,700	\$44,454	10,496	326	3.11%
2006	\$441,025,877	\$69,400	\$44,485	9,914	247	2.49%
2007	\$430,256,607	\$71,800	\$46,299	9,293	248	2.67%
2008	\$438,643,654	\$73,300	\$47,483	9,238	235	2.54%
2009	\$449,627,016	\$74,600	\$48,321	9,305	225	2.42%

2009 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
2003	\$237,197,351	\$65,600	\$40,102	5,915	376	6.36%
2004	\$179,608,316	\$66,800	\$37,349	4,809	303	6.30%
2005	\$176,932,937	\$67,700	\$36,392	4,862	213	4.38%
2006	\$177,311,918	\$69,400	\$38,279	4,632	216	4.66%
2007	\$176,734,656	\$71,800	\$38,304	4,614	188	4.07%
2008	\$180,179,767	\$73,300	\$39,281	4,587	170	3.71%
2009	\$184,691,355	\$74,600	\$39,976	4,620	157	3.40%

2009 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
2003	\$340,160,669	\$65,600	\$48,836	6,965	131	1.88%
2004	\$322,006,656	\$66,800	\$48,791	6,600	105	1.59%
2005	\$372,202,567	\$67,700	\$46,507	8,003	148	1.85%
2006	\$382,707,654	\$69,400	\$47,205	8,107	178	2.20%
2007	\$362,640,340	\$71,800	\$45,217	8,020	102	1.27%
2008	\$369,709,335	\$73,300	\$46,376	7,972	106	1.33%
2009	\$378,966,625	\$74,600	\$47,194	8,030	111	1.38%

2009 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 460: LIGHTING AND SMALL ELECTRICAL APPLIANCES

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
2003	\$189,156,574	\$65,600	\$31,719	5,964	144	2.41%
2004	\$191,612,383	\$66,800	\$32,850	5,833	103	1.77%
2005	\$195,741,129	\$67,700	\$34,348	5,699	121	2.12%
2006	\$182,691,094	\$69,400	\$33,862	5,395	106	1.96%
2007	\$163,483,509	\$71,800	\$33,047	4,947	69	1.39%
2008	\$166,670,314	\$73,300	\$33,890	4,918	65	1.32%
2009	\$170,843,634	\$74,600	\$34,486	4,954	62	1.25%

2009 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 466: COMMUNICATION AND ENERGY WIRE PRODUCTS

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
2003	\$221,124,604	\$65,600	\$33,146	6,671	123	1.84%
2004	\$218,209,980	\$66,800	\$35,421	6,160	118	1.92%
2005	\$213,608,318	\$67,700	\$35,508	6,016	106	1.76%
2006	\$205,759,501	\$69,400	\$35,160	5,852	75	1.28%
2007	\$184,425,514	\$71,800	\$36,491	5,054	72	1.42%
2008	\$188,020,544	\$73,300	\$37,424	5,024	65	1.29%
2009	\$192,728,460	\$74,600	\$38,089	5,060	60	1.19%

2009 PREMIUM RATES

5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 468: ELECTRONIC EQUIPMENT & OTHER COMMUNICATION DEVICES

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
2003	\$2,801,495,496	\$65,600	\$31,458	89,055	326	0.37%
2004	\$2,830,144,459	\$66,800	\$33,052	85,627	283	0.33%
2005	\$2,851,422,779	\$67,700	\$34,620	82,363	307	0.37%
2006	\$2,982,186,146	\$69,400	\$32,868	90,732	336	0.37%
2007	\$3,060,370,060	\$71,800	\$33,044	92,615	259	0.28%
2008	\$3,120,026,245	\$73,300	\$33,889	92,065	250	0.27%
2009	\$3,198,149,745	\$74,600	\$34,489	92,730	245	0.26%

2009 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
2003	\$475,171,372	\$65,600	\$33,456	14,203	199	1.40%
2004	\$486,719,089	\$66,800	\$36,352	13,389	195	1.46%
2005	\$509,726,374	\$67,700	\$37,608	13,554	170	1.25%
2006	\$584,738,775	\$69,400	\$35,530	16,458	185	1.12%
2007	\$599,854,860	\$71,800	\$39,831	15,060	162	1.08%
2008	\$611,547,908	\$73,300	\$40,849	14,971	150	1.00%
2009	\$626,860,684	\$74,600	\$41,572	15,079	141	0.94%

2009 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
2003	\$110,586,047	\$65,600	\$36,258	3,050	110	3.61%
2004	\$108,879,277	\$66,800	\$37,557	2,899	86	2.97%
2005	\$113,166,131	\$67,700	\$40,582	2,789	72	2.58%
2006	\$101,952,805	\$69,400	\$38,498	2,648	57	2.15%
2007	\$102,619,000	\$71,800	\$43,208	2,375	59	2.48%
2008	\$104,619,365	\$73,300	\$44,311	2,361	50	2.12%
2009	\$107,238,968	\$74,600	\$45,096	2,378	43	1.81%

2009 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
2003	\$188,761,746	\$65,600	\$36,081	5,232	233	4.45%
2004	\$195,199,777	\$66,800	\$37,373	5,223	236	4.52%
2005	\$206,540,192	\$67,700	\$37,851	5,457	211	3.87%
2006	\$211,449,161	\$69,400	\$41,232	5,128	182	3.55%
2007	\$217,525,140	\$71,800	\$38,983	5,580	146	2.62%
2008	\$221,765,385	\$73,300	\$39,979	5,547	138	2.49%
2009	\$227,318,251	\$74,600	\$40,687	5,587	131	2.34%

2009 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
2003	\$195,331,657	\$65,600	\$46,597	4,192	125	2.98%
2004	\$200,335,587	\$66,800	\$49,788	4,024	103	2.56%
2005	\$209,284,048	\$67,700	\$47,540	4,402	114	2.59%
2006	\$213,001,953	\$69,400	\$50,743	4,198	108	2.57%
2007	\$223,618,128	\$71,800	\$49,848	4,486	92	2.05%
2008	\$227,977,145	\$73,300	\$51,127	4,459	85	1.91%
2009	\$233,685,550	\$74,600	\$52,034	4,491	80	1.78%

2009 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
2003	\$257,439,101	\$65,600	\$40,628	6,336	150	2.37%
2004	\$269,440,911	\$66,800	\$41,525	6,489	136	2.10%
2005	\$286,209,174	\$67,700	\$41,124	6,960	137	1.97%
2006	\$302,508,258	\$69,400	\$42,182	7,172	142	1.98%
2007	\$309,298,195	\$71,800	\$40,247	7,685	128	1.67%
2008	\$315,327,384	\$73,300	\$41,279	7,639	119	1.56%
2009	\$323,222,984	\$74,600	\$42,010	7,694	111	1.44%

2009 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
2003	\$252,636,820	\$65,600	\$35,997	7,018	178	2.54%
2004	\$233,710,988	\$66,800	\$35,538	6,576	130	1.98%
2005	\$215,714,308	\$67,700	\$37,228	5,794	126	2.17%
2006	\$207,699,313	\$69,400	\$35,780	5,805	109	1.88%
2007	\$202,903,386	\$71,800	\$37,121	5,466	102	1.87%
2008	\$206,858,608	\$73,300	\$38,067	5,434	95	1.75%
2009	\$212,038,218	\$74,600	\$38,743	5,473	89	1.63%

2009 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
2003	\$521,013,632	\$65,600	\$48,830	10,670	72	0.67%
2004	\$527,205,995	\$66,800	\$48,513	10,867	68	0.63%
2005	\$522,541,542	\$67,700	\$51,874	10,073	51	0.51%
2006	\$498,578,760	\$69,400	\$52,295	9,534	38	0.40%
2007	\$500,683,560	\$71,800	\$55,416	9,035	43	0.48%
2008	\$510,443,449	\$73,300	\$56,836	8,981	39	0.43%
2009	\$523,224,633	\$74,600	\$57,840	9,046	35	0.39%

2009 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
2003	\$610,273,725	\$65,600	\$34,922	17,475	203	1.16%
2004	\$603,470,595	\$66,800	\$35,916	16,802	185	1.10%
2005	\$591,605,835	\$67,700	\$38,119	15,520	161	1.04%
2006	\$588,810,926	\$69,400	\$39,300	14,982	139	0.93%
2007	\$586,304,144	\$71,800	\$38,288	15,313	131	0.86%
2008	\$597,733,046	\$73,300	\$39,268	15,222	121	0.79%
2009	\$612,699,907	\$74,600	\$39,962	15,332	114	0.74%

2009 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
2003	\$897,168,981	\$65,600	\$37,963	23,633	254	1.07%
2004	\$944,517,559	\$66,800	\$40,162	23,518	249	1.06%
2005	\$952,914,098	\$67,700	\$39,932	23,863	227	0.95%
2006	\$1,015,263,139	\$69,400	\$41,750	24,318	193	0.79%
2007	\$1,028,634,084	\$71,800	\$42,362	24,282	226	0.93%
2008	\$1,048,685,380	\$73,300	\$43,445	24,138	203	0.84%
2009	\$1,074,943,804	\$74,600	\$44,215	24,312	183	0.75%

2009 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
2003	\$370,900,250	\$65,600	\$31,146	11,908	168	1.41%
2004	\$362,889,242	\$66,800	\$31,954	11,357	156	1.37%
2005	\$378,211,508	\$67,700	\$32,115	11,777	141	1.20%
2006	\$374,270,352	\$69,400	\$31,729	11,796	136	1.15%
2007	\$391,169,604	\$71,800	\$31,927	12,252	126	1.03%
2008	\$398,794,723	\$73,300	\$32,744	12,179	117	0.96%
2009	\$408,780,293	\$74,600	\$33,324	12,267	110	0.90%

2009 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
2003	\$565,877,643	\$65,600	\$42,040	13,460	189	1.40%
2004	\$572,450,857	\$66,800	\$42,351	13,517	173	1.28%
2005	\$559,196,716	\$67,700	\$40,635	13,761	144	1.05%
2006	\$583,488,468	\$69,400	\$43,227	13,498	134	0.99%
2007	\$613,475,660	\$71,800	\$43,580	14,077	98	0.70%
2008	\$625,434,220	\$73,300	\$44,696	13,993	95	0.68%
2009	\$641,094,701	\$74,600	\$45,487	14,094	93	0.66%

2009 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
2003	\$707,664,454	\$65,600	\$32,262	21,935	184	0.84%
2004	\$717,071,338	\$66,800	\$31,528	22,744	165	0.73%
2005	\$728,825,892	\$67,700	\$31,629	23,043	160	0.69%
2006	\$714,931,613	\$69,400	\$34,609	20,657	144	0.70%
2007	\$758,729,259	\$71,800	\$32,961	23,019	144	0.63%
2008	\$773,519,266	\$73,300	\$33,805	22,882	134	0.59%
2009	\$792,887,703	\$74,600	\$34,403	23,047	126	0.55%

2009 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
2003	\$235,362,124	\$65,600	\$32,381	7,269	209	2.88%
2004	\$234,479,797	\$66,800	\$32,461	7,223	151	2.09%
2005	\$234,921,640	\$67,700	\$34,422	6,825	169	2.48%
2006	\$238,028,571	\$69,400	\$36,144	6,586	131	1.99%
2007	\$245,492,420	\$71,800	\$34,030	7,214	150	2.08%
2008	\$250,277,835	\$73,300	\$34,901	7,171	136	1.90%
2009	\$256,544,635	\$74,600	\$35,518	7,223	125	1.73%

2009 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
2003	\$84,857,748	\$65,600	\$29,690	2,858	101	3.53%
2004	\$78,330,801	\$66,800	\$28,928	2,708	67	2.47%
2005	\$68,880,323	\$67,700	\$27,668	2,490	62	2.49%
2006	\$70,137,339	\$69,400	\$30,113	2,329	58	2.49%
2007	\$71,216,632	\$71,800	\$28,997	2,456	32	1.30%
2008	\$72,604,867	\$73,300	\$29,744	2,441	31	1.27%
2009	\$74,422,847	\$74,600	\$30,265	2,459	30	1.22%

2009 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
2003	\$145,947,225	\$65,600	\$25,415	5,743	129	2.25%
2004	\$143,230,924	\$66,800	\$24,252	5,906	71	1.20%
2005	\$120,199,021	\$67,700	\$28,156	4,269	85	1.99%
2006	\$121,018,126	\$69,400	\$27,439	4,410	65	1.47%
2007	\$116,477,712	\$71,800	\$26,046	4,472	57	1.27%
2008	\$118,748,227	\$73,300	\$26,715	4,445	53	1.19%
2009	\$121,721,608	\$74,600	\$27,188	4,477	50	1.12%

2009 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
2003	\$40,651,774,924	\$65,600	\$36,601	1,110,679	26,756	2.41%
2004	\$41,505,040,503	\$66,800	\$37,730	1,100,061	24,739	2.25%
2005	\$41,796,952,243	\$67,700	\$38,357	1,089,671	23,838	2.19%
2006	\$41,801,608,524	\$69,400	\$39,004	1,071,719	20,593	1.92%
2007	\$41,389,601,137	\$71,800	\$38,968	1,062,156	18,024	1.70%
2008	\$42,196,413,932	\$73,300	\$39,964	1,055,854	16,675	1.58%
2009	\$43,252,985,673	\$74,600	\$40,671	1,063,474	15,634	1.47%

2009 PREMIUM RATES

NEW CLAIMS COST BY RATE GROUP

<u>Rate Group</u>	<u>Description</u>	<u>2009 New Claims Cost</u>		<u>2009 Premium</u>
		<u>Cost Index *</u> (%)	<u>Cost per LTI</u> (\$)	<u>Rate</u> (\$)
207	MEAT AND FISH PRODUCTS	87%	23,632	4.27
210	POULTRY PRODUCTS	75%	20,315	3.35
214	FRUIT AND VEGETABLE PRODUCTS	70%	18,930	2.12
216	DAIRY PRODUCTS	80%	21,885	1.90
220	OTHER BAKERY PRODUCTS	140%	38,017	3.83
222	CONFECTIONERY	84%	22,990	1.73
223	BISCUITS, SNACK FOODS AND OTHER FOOD PRODUCTS	85%	23,206	2.44
226	CRUSHED AND GROUND FOODS	96%	26,126	1.50
230	ALCOHOLIC BEVERAGES	103%	27,949	1.49
231	SOFT DRINKS	70%	19,179	3.11
237	TIRES AND TUBES	120%	32,669	3.48
238	OTHER RUBBER PRODUCTS	117%	31,930	3.46
258	FOAMED AND EXPANDED PLASTIC PRODUCTS	127%	34,649	2.48
261	PLASTIC FILM AND SHEETING	116%	31,438	2.21
263	OTHER PLASTIC PRODUCTS	82%	22,329	2.89
289	CLOTH, CARPETS AND TEXTILE PRODUCTS	106%	28,773	3.55
301	CLOTHING, FIBRE AND YARN	114%	31,070	2.01
308	MILLWORK AND OTHER WOOD INDUSTRIES	110%	29,833	5.10
311	WOODEN CABINETS	99%	26,993	3.98
312	WOODEN BOXES AND PALLETS	97%	26,461	6.83

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

2009 PREMIUM RATES

NEW CLAIMS COST BY RATE GROUP

<u>Rate Group</u>	<u>Description</u>	<u>2009 New Claims Cost</u>		<u>2009 Premium</u>
		<u>Cost Index *</u> (%)	<u>Cost per LTI</u> (\$)	<u>Rate</u> (\$)
322	UPHOLSTERED FURNITURE	105%	28,642	2.98
323	METAL FURNITURE	78%	21,128	2.24
325	WOODEN AND OTHER NON-METAL FURNITURE	88%	23,967	4.12
328	FURNITURE PARTS AND FIXTURES	82%	22,233	3.99
333	PRINTING, PLATEMAKING AND BINDING	87%	23,788	1.59
335	PUBLISHING	68%	18,389	0.54
338	FOLDING CARTONS	102%	27,672	1.99
341	PAPER PRODUCTS	122%	33,234	2.88
352	STEEL AND OTHER SMELTING AND REFINING INDUSTRIES	169%	46,000	2.40
358	FOUNDRIES	101%	27,548	4.05
361	NON-FERROUS METAL INDUSTRIES	104%	28,183	2.93
374	DOORS AND WINDOWS	86%	23,530	3.41
375	STRUCTURAL AND ARCHITECTURAL PRODUCTS	107%	29,018	4.51
377	COATING OF METAL PRODUCTS	102%	27,642	4.01
379	HARDWARE, TOOLS AND CUTLERY	112%	30,487	2.63
382	METAL DIES, MOULDS AND PATTERNS	84%	22,892	1.84
383	HEATING, REFRIGERATION AND AIR CONDITIONING EQUIPMENT	73%	19,732	2.64
385	MACHINE SHOPS	104%	28,266	2.50
387	OTHER METAL FABRICATING INDUSTRIES	97%	26,452	3.52
389	METAL CLOSURES AND CONTAINERS	88%	23,964	2.45

2009 PREMIUM RATES

NEW CLAIMS COST BY RATE GROUP

<u>Rate Group</u>	<u>Description</u>	<u>2009 New Claims Cost</u>		<u>2009 Premium</u>
		<u>Cost Index *</u> (%)	<u>Cost per LTI</u> (\$)	<u>Rate</u> (\$)
390	OTHER STAMPED AND PRESSED METAL PRODUCTS	104%	28,183	2.93
393	WIRE PRODUCTS	114%	31,045	3.00
402	MAJOR APPLIANCES AND TRANSMISSION EQUIPMENT	113%	30,684	2.01
403	OTHER MACHINERY AND EQUIPMENT	98%	26,649	1.58
406	ELEVATORS AND ESCALATORS	138%	37,689	2.59
408	BOILERS, PUMPS AND FANS	92%	24,992	2.35
411	AGRICULTURAL, CONSTRUCTION AND MINING MACHINERY	93%	25,435	2.63
417	AIRCRAFT MANUFACTURING	109%	29,663	1.41
419	MOTOR VEHICLE ASSEMBLY	104%	28,183	2.93
420	MOTOR VEHICLE ENGINE MANUFACTURING	103%	27,994	1.61
421	OTHER MOTOR VEHICLE PARTS AND EQUIPMENT	104%	28,183	2.93
424	MOTOR VEHICLE STAMPINGS	104%	28,183	2.93
425	MOTOR VEHICLE WHEELS AND BRAKES	104%	28,183	2.93
428	MOTOR VEHICLE FABRIC ACCESSORIES	112%	30,545	3.33
432	TRUCKS, BUSES AND TRAILERS	82%	22,424	4.21
442	RAILROAD ROLLING STOCK	145%	39,578	2.60
460	LIGHTING AND SMALL ELECTRICAL APPLIANCES	111%	30,288	2.54
466	COMMUNICATION AND ENERGY WIRE PRODUCTS	104%	28,354	2.17
468	ELECTRONIC EQUIPMENT & OTHER COMMUNICATION DEVICES	68%	18,593	0.39
477	INDUSTRIAL ELECTRICAL EQUIPMENT	96%	26,146	1.49

2009 PREMIUM RATES

NEW CLAIMS COST BY RATE GROUP

<u>Rate Group</u>	<u>Description</u>	<u>2009 New Claims Cost</u>		<u>2009 Premium</u>
		<u>Cost Index *</u> (%)	<u>Cost per LTI</u> (\$)	<u>Rate</u> (\$)
485	BRICKS, CERAMICS AND ABRASIVES	181%	49,134	4.34
496	CONCRETE PRODUCTS	149%	40,444	5.19
497	READY-MIX CONCRETE	179%	48,732	3.52
501	NON-METALLIC MINERAL PRODUCTS	122%	33,324	2.73
502	GLASS PRODUCTS	103%	27,933	2.44
507	PETROLEUM AND COAL PRODUCTS	182%	49,650	0.99
512	RESINS, PAINT, INK AND ADHESIVES	118%	32,058	1.56
514	PHARMACEUTICALS AND MEDICINES	55%	14,978	0.73
517	SOAP AND TOILETRIES	68%	18,508	1.41
524	CHEMICAL INDUSTRIES	168%	45,730	1.79
529	JEWELRY AND INSTRUMENTS	82%	22,402	0.98
533	SIGNS AND DISPLAYS	90%	24,467	3.06
538	SPORTING GOODS AND TOYS	148%	40,199	3.92
542	OTHER MANUFACTURED PRODUCTS	70%	19,115	2.04
CLASS: D	MANUFACTURING		27,216	2.34

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

2009 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 207: MEAT AND FISH PRODUCTS

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1	WSIB Administrative	0.406
B.2	Legislative Obligations	
	WSIAT	0.021
	Office of Worker Advisor	0.010
	Office of Employer Advisor	0.003
	OHSA	0.100
	Mine Rescue	0.000
	Program Administration	0.001
	Institute of Work & Health	0.005
	Sub-Total	0.140
B.3	Prevention	
	IAPA	0.058
B.4	TOTAL OVERHEAD EXPENSES	0.604

2009 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 210: POULTRY PRODUCTS

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1	WSIB Administrative	0.347
B.2	Legislative Obligations	
	WSIAT	0.018
	Office of Worker Advisor	0.009
	Office of Employer Advisor	0.003
	OHSA	0.085
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.004
	Sub-Total	0.119
B.3	Prevention	
	IAPA	0.049
B.4	TOTAL OVERHEAD EXPENSES	0.514

2009 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 214: FRUIT AND VEGETABLE PRODUCTS

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1	WSIB Administrative	0.267
B.2	Legislative Obligations	
	WSIAT	0.014
	Office of Worker Advisor	0.007
	Office of Employer Advisor	0.002
	OHSA	0.065
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	Sub-Total	0.092
B.3	Prevention	
	IAPA	0.037
B.4	TOTAL OVERHEAD EXPENSES	0.396

2009 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 216: DAIRY PRODUCTS

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1	WSIB Administrative	0.253
B.2	Legislative Obligations	
	WSIAT	0.013
	Office of Worker Advisor	0.007
	Office of Employer Advisor	0.002
	OHSA	0.062
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	Sub-Total	0.086
B.3	Prevention	
	IAPA	0.035
B.4	TOTAL OVERHEAD EXPENSES	0.374

2009 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 220: OTHER BAKERY PRODUCTS

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1	WSIB Administrative	0.378
B.2	Legislative Obligations	
	WSIAT	0.020
	Office of Worker Advisor	0.010
	Office of Employer Advisor	0.003
	OHSA	0.093
	Mine Rescue	0.000
	Program Administration	0.001
	Institute of Work & Health	0.004
	Sub-Total	0.130
B.3	Prevention	
	IAPA	0.054
B.4	TOTAL OVERHEAD EXPENSES	0.562

**2009 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES**

RATE GROUP 222: CONFECTIONERY

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1	WSIB Administrative	0.242
B.2	Legislative Obligations	
	WSIAT	0.012
	Office of Worker Advisor	0.006
	Office of Employer Advisor	0.002
	OHSA	0.059
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	Sub-Total	0.083
B.3	Prevention	
	IAPA	0.033
B.4	TOTAL OVERHEAD EXPENSES	0.358

**2009 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES**

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

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1	WSIB Administrative	0.288
B.2	Legislative Obligations	
	WSIAT	0.015
	Office of Worker Advisor	0.007
	Office of Employer Advisor	0.002
	OHSA	0.070
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	Sub-Total	0.099
B.3	Prevention	
	IAPA	0.040
B.4	TOTAL OVERHEAD EXPENSES	0.427

2009 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 226: CRUSHED AND GROUND FOODS

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1	WSIB Administrative	0.226
B.2	Legislative Obligations	
	WSIAT	0.012
	Office of Worker Advisor	0.006
	Office of Employer Advisor	0.002
	OHSA	0.055
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	Sub-Total	0.077
B.3	Prevention	
	IAPA	0.031
B.4	TOTAL OVERHEAD EXPENSES	0.335

2009 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 230: ALCOHOLIC BEVERAGES

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1	WSIB Administrative	0.226
B.2	Legislative Obligations	
	WSIAT	0.012
	Office of Worker Advisor	0.006
	Office of Employer Advisor	0.002
	OHSA	0.055
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	Sub-Total	0.077
B.3	Prevention	
	IAPA	0.031
B.4	TOTAL OVERHEAD EXPENSES	0.334

**2009 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES**

RATE GROUP 231: SOFT DRINKS

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1	WSIB Administrative	0.331
B.2	Legislative Obligations	
	WSIAT	0.017
	Office of Worker Advisor	0.009
	Office of Employer Advisor	0.003
	OHSA	0.081
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.004
	Sub-Total	0.114
B.3	Prevention	
	IAPA	0.047
B.4	TOTAL OVERHEAD EXPENSES	0.492

2009 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 237: TIRES AND TUBES

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1	WSIB Administrative	0.355
B.2	Legislative Obligations	
	WSIAT	0.018
	Office of Worker Advisor	0.009
	Office of Employer Advisor	0.003
	OHSA	0.087
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.004
	Sub-Total	0.122
B.3	Prevention	
	IAPA	0.050
B.4	TOTAL OVERHEAD EXPENSES	0.527

2009 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 238: OTHER RUBBER PRODUCTS

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1	WSIB Administrative	0.354
B.2	Legislative Obligations	
	WSIAT	0.018
	Office of Worker Advisor	0.009
	Office of Employer Advisor	0.003
	OHSA	0.087
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.004
	Sub-Total	0.122
B.3	Prevention	
	IAPA	0.050
B.4	TOTAL OVERHEAD EXPENSES	0.526

2009 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 258: FOAMED AND EXPANDED PLASTIC PRODUCTS

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1	WSIB Administrative	0.290
B.2	Legislative Obligations	
	WSIAT	0.015
	Office of Worker Advisor	0.007
	Office of Employer Advisor	0.002
	OHSA	0.071
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	Sub-Total	0.100
B.3	Prevention	
	IAPA	0.041
B.4	TOTAL OVERHEAD EXPENSES	0.431

**2009 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES**

RATE GROUP 261: PLASTIC FILM AND SHEETING

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1	WSIB Administrative	0.273
B.2	Legislative Obligations	
	WSIAT	0.014
	Office of Worker Advisor	0.007
	Office of Employer Advisor	0.002
	OHSA	0.067
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	Sub-Total	0.093
B.3	Prevention	
	IAPA	0.038
B.4	TOTAL OVERHEAD EXPENSES	0.404

2009 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 263: OTHER PLASTIC PRODUCTS

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1	WSIB Administrative	0.317
B.2	Legislative Obligations	
	WSIAT	0.016
	Office of Worker Advisor	0.008
	Office of Employer Advisor	0.002
	OHSA	0.078
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.004
	Sub-Total	0.109
B.3	Prevention	
	IAPA	0.045
B.4	TOTAL OVERHEAD EXPENSES	0.471

2009 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 289: CLOTH, CARPETS AND TEXTILE PRODUCTS

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1	WSIB Administrative	0.359
B.2	Legislative Obligations	
	WSIAT	0.019
	Office of Worker Advisor	0.009
	Office of Employer Advisor	0.003
	OHSA	0.088
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.004
	Sub-Total	0.124
B.3	Prevention	
	IAPA	0.051
B.4	TOTAL OVERHEAD EXPENSES	0.534

2009 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 301: CLOTHING, FIBRE AND YARN

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1	WSIB Administrative	0.260
B.2	Legislative Obligations	
	WSIAT	0.013
	Office of Worker Advisor	0.007
	Office of Employer Advisor	0.002
	OHSA	0.064
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	Sub-Total	0.089
B.3	Prevention	
	IAPA	0.036
B.4	TOTAL OVERHEAD EXPENSES	0.385

**2009 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES**

RATE GROUP 308: MILLWORK AND OTHER WOOD INDUSTRIES

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1	WSIB Administrative	0.460
B.2	Legislative Obligations	
	WSIAT	0.024
	Office of Worker Advisor	0.012
	Office of Employer Advisor	0.004
	OHSA	0.113
	Mine Rescue	0.000
	Program Administration	0.001
	Institute of Work & Health	0.005
	Sub-Total	0.159
B.3	Prevention	
	IAPA	0.066
B.4	TOTAL OVERHEAD EXPENSES	0.685

**2009 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES**

RATE GROUP 311: WOODEN CABINETS

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1	WSIB Administrative	0.388
B.2	Legislative Obligations	
	WSIAT	0.020
	Office of Worker Advisor	0.010
	Office of Employer Advisor	0.003
	OHSA	0.095
	Mine Rescue	0.000
	Program Administration	0.001
	Institute of Work & Health	0.004
	Sub-Total	0.133
B.3	Prevention	
	IAPA	0.055
B.4	TOTAL OVERHEAD EXPENSES	0.575

2009 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 312: WOODEN BOXES AND PALLETS

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1	WSIB Administrative	0.572
B.2	Legislative Obligations	
	WSIAT	0.030
	Office of Worker Advisor	0.015
	Office of Employer Advisor	0.005
	OHSA	0.141
	Mine Rescue	0.000
	Program Administration	0.001
	Institute of Work & Health	0.007
	Sub-Total	0.197
B.3	Prevention	
	IAPA	0.083
B.4	TOTAL OVERHEAD EXPENSES	0.852

2009 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 322: UPHOLSTERED FURNITURE

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1	WSIB Administrative	0.323
B.2	Legislative Obligations	
	WSIAT	0.017
	Office of Worker Advisor	0.008
	Office of Employer Advisor	0.003
	OHSA	0.079
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.004
	Sub-Total	0.111
B.3	Prevention	
	IAPA	0.046
B.4	TOTAL OVERHEAD EXPENSES	0.480

2009 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 323: METAL FURNITURE

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1	WSIB Administrative	0.275
B.2	Legislative Obligations	
	WSIAT	0.014
	Office of Worker Advisor	0.007
	Office of Employer Advisor	0.002
	OHSA	0.067
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	Sub-Total	0.094
B.3	Prevention	
	IAPA	0.038
B.4	TOTAL OVERHEAD EXPENSES	0.407

2009 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 325: WOODEN AND OTHER NON-METAL FURNITURE

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1	WSIB Administrative	0.396
B.2	Legislative Obligations	
	WSIAT	0.020
	Office of Worker Advisor	0.010
	Office of Employer Advisor	0.003
	OHSA	0.098
	Mine Rescue	0.000
	Program Administration	0.001
	Institute of Work & Health	0.005
	Sub-Total	0.136
B.3	Prevention	
	IAPA	0.057
B.4	TOTAL OVERHEAD EXPENSES	0.589

2009 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 328: FURNITURE PARTS AND FIXTURES

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1	WSIB Administrative	0.388
B.2	Legislative Obligations	
	WSIAT	0.020
	Office of Worker Advisor	0.010
	Office of Employer Advisor	0.003
	OHSA	0.096
	Mine Rescue	0.000
	Program Administration	0.001
	Institute of Work & Health	0.004
	Sub-Total	0.134
B.3	Prevention	
	IAPA	0.055
B.4	TOTAL OVERHEAD EXPENSES	0.577

2009 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 333: PRINTING, PLATEMAKING AND BINDING

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1	WSIB Administrative	0.233
B.2	Legislative Obligations	
	WSIAT	0.012
	Office of Worker Advisor	0.006
	Office of Employer Advisor	0.002
	OHSA	0.057
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	Sub-Total	0.080
B.3	Prevention	
	IAPA	0.032
B.4	TOTAL OVERHEAD EXPENSES	0.345

2009 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 335: PUBLISHING

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1	WSIB Administrative	0.092
B.2	Legislative Obligations	
	WSIAT	0.005
	Office of Worker Advisor	0.002
	Office of Employer Advisor	0.001
	OHSA	0.022
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.001
	Sub-Total	0.031
B.3	Prevention	
	IAPA	0.023
B.4	TOTAL OVERHEAD EXPENSES	0.146

2009 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 338: FOLDING CARTONS

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1	WSIB Administrative	0.258
B.2	Legislative Obligations	
	WSIAT	0.013
	Office of Worker Advisor	0.007
	Office of Employer Advisor	0.002
	OHSA	0.063
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	Sub-Total	0.088
B.3	Prevention	
	IAPA	0.036
B.4	TOTAL OVERHEAD EXPENSES	0.382

2009 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 341: PAPER PRODUCTS

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1	WSIB Administrative	0.316
B.2	Legislative Obligations	
	WSIAT	0.016
	Office of Worker Advisor	0.008
	Office of Employer Advisor	0.002
	OHSA	0.077
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.004
	Sub-Total	0.108
B.3	Prevention	
	IAPA	0.045
B.4	TOTAL OVERHEAD EXPENSES	0.469

**2009 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES**

RATE GROUP 352: STEEL AND OTHER SMELTING AND REFINING INDUSTRIES

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1	WSIB Administrative	0.285
B.2	Legislative Obligations	
	WSIAT	0.015
	Office of Worker Advisor	0.007
	Office of Employer Advisor	0.002
	OHSA	0.070
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	Sub-Total	0.098
B.3	Prevention	
	IAPA	0.040
B.4	TOTAL OVERHEAD EXPENSES	0.423

2009 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 358: FOUNDRIES

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1	WSIB Administrative	0.392
B.2	Legislative Obligations	
	WSIAT	0.020
	Office of Worker Advisor	0.010
	Office of Employer Advisor	0.003
	OHSA	0.096
	Mine Rescue	0.000
	Program Administration	0.001
	Institute of Work & Health	0.004
	Sub-Total	0.135
B.3	Prevention	
	IAPA	0.056
B.4	TOTAL OVERHEAD EXPENSES	0.583

**2009 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES**

RATE GROUP 361: NON-FERROUS METAL INDUSTRIES*

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1	WSIB Administrative	0.319
B.2	Legislative Obligations	
	WSIAT	0.017
	Office of Worker Advisor	0.008
	Office of Employer Advisor	0.003
	OHSA	0.078
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.004
	Sub-Total	0.110
B.3	Prevention	
	IAPA	0.045
B.4	TOTAL OVERHEAD EXPENSES	0.474

* Experience for rate groups 361, 390, 419, 421, 424 and 425 has been combined in order to determine a common 2009 Premium Rate.

2009 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 374: DOORS AND WINDOWS

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1	WSIB Administrative	0.351
B.2	Legislative Obligations	
	WSIAT	0.018
	Office of Worker Advisor	0.009
	Office of Employer Advisor	0.003
	OHSA	0.086
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.004
	Sub-Total	0.120
B.3	Prevention	
	IAPA	0.050
B.4	TOTAL OVERHEAD EXPENSES	0.520

2009 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 375: STRUCTURAL AND ARCHITECTURAL PRODUCTS

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1	WSIB Administrative	0.422
B.2	Legislative Obligations	
	WSIAT	0.022
	Office of Worker Advisor	0.011
	Office of Employer Advisor	0.003
	OHSA	0.104
	Mine Rescue	0.000
	Program Administration	0.001
	Institute of Work & Health	0.005
	Sub-Total	0.145
B.3	Prevention	
	IAPA	0.060
B.4	TOTAL OVERHEAD EXPENSES	0.627

2009 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 377: COATING OF METAL PRODUCTS

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1	WSIB Administrative	0.390
B.2	Legislative Obligations	
	WSIAT	0.020
	Office of Worker Advisor	0.010
	Office of Employer Advisor	0.003
	OHSA	0.096
	Mine Rescue	0.000
	Program Administration	0.001
	Institute of Work & Health	0.004
	Sub-Total	0.134
B.3	Prevention	
	IAPA	0.056
B.4	TOTAL OVERHEAD EXPENSES	0.579

2009 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 379: HARDWARE, TOOLS AND CUTLERY

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1	WSIB Administrative	0.299
B.2	Legislative Obligations	
	WSIAT	0.015
	Office of Worker Advisor	0.008
	Office of Employer Advisor	0.002
	OHSA	0.073
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	Sub-Total	0.103
B.3	Prevention	
	IAPA	0.042
B.4	TOTAL OVERHEAD EXPENSES	0.445

2009 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 382: METAL DIES, MOULDS AND PATTERNS

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1	WSIB Administrative	0.249
B.2	Legislative Obligations	
	WSIAT	0.013
	Office of Worker Advisor	0.006
	Office of Employer Advisor	0.002
	OHSA	0.061
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	Sub-Total	0.085
B.3	Prevention	
	IAPA	0.034
B.4	TOTAL OVERHEAD EXPENSES	0.368

2009 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 Component</u>
B.1	WSIB Administrative	0.300
B.2	Legislative Obligations	
	WSIAT	0.016
	Office of Worker Advisor	0.008
	Office of Employer Advisor	0.002
	OHSA	0.074
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	Sub-Total	0.103
B.3	Prevention	
	IAPA	0.042
B.4	TOTAL OVERHEAD EXPENSES	0.445

2009 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 385: MACHINE SHOPS

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1	WSIB Administrative	0.292
B.2	Legislative Obligations	
	WSIAT	0.015
	Office of Worker Advisor	0.008
	Office of Employer Advisor	0.002
	OHSA	0.071
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	Sub-Total	0.100
B.3	Prevention	
	IAPA	0.041
B.4	TOTAL OVERHEAD EXPENSES	0.433

**2009 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES**

RATE GROUP 387: OTHER METAL FABRICATING INDUSTRIES

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1	WSIB Administrative	0.358
B.2	Legislative Obligations	
	WSIAT	0.018
	Office of Worker Advisor	0.009
	Office of Employer Advisor	0.003
	OHSA	0.088
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.004
	Sub-Total	0.123
B.3	Prevention	
	IAPA	0.051
B.4	TOTAL OVERHEAD EXPENSES	0.532

2009 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 389: METAL CLOSURES AND CONTAINERS

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1	WSIB Administrative	0.288
B.2	Legislative Obligations	
	WSIAT	0.015
	Office of Worker Advisor	0.007
	Office of Employer Advisor	0.002
	OHSA	0.071
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	Sub-Total	0.099
B.3	Prevention	
	IAPA	0.040
B.4	TOTAL OVERHEAD EXPENSES	0.427

2009 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 390: OTHER STAMPED AND PRESSED METAL PRODUCTS*

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1	WSIB Administrative	0.319
B.2	Legislative Obligations	
	WSIAT	0.017
	Office of Worker Advisor	0.008
	Office of Employer Advisor	0.003
	OHSA	0.078
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.004
	Sub-Total	0.110
B.3	Prevention	
	IAPA	0.045
B.4	TOTAL OVERHEAD EXPENSES	0.474

* Experience for rate groups 361, 390, 419, 421, 424 and 425 has been combined in order to determine a common 2009 Premium Rate.

**2009 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES**

RATE GROUP 393: WIRE PRODUCTS

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1	WSIB Administrative	0.324
B.2	Legislative Obligations	
	WSIAT	0.017
	Office of Worker Advisor	0.008
	Office of Employer Advisor	0.003
	OHSA	0.080
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.004
	Sub-Total	0.111
B.3	Prevention	
	IAPA	0.046
B.4	TOTAL OVERHEAD EXPENSES	0.481

**2009 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES**

RATE GROUP 402: MAJOR APPLIANCES AND TRANSMISSION EQUIPMENT

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1	WSIB Administrative	0.260
B.2	Legislative Obligations	
	WSIAT	0.013
	Office of Worker Advisor	0.007
	Office of Employer Advisor	0.002
	OHSA	0.063
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	Sub-Total	0.089
B.3	Prevention	
	IAPA	0.036
B.4	TOTAL OVERHEAD EXPENSES	0.385

2009 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 403: OTHER MACHINERY AND EQUIPMENT

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1	WSIB Administrative	0.232
B.2	Legislative Obligations	
	WSIAT	0.012
	Office of Worker Advisor	0.006
	Office of Employer Advisor	0.002
	OHSA	0.057
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	Sub-Total	0.079
B.3	Prevention	
	IAPA	0.032
B.4	TOTAL OVERHEAD EXPENSES	0.343

2009 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 406: ELEVATORS AND ESCALATORS

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1	WSIB Administrative	0.297
B.2	Legislative Obligations	
	WSIAT	0.015
	Office of Worker Advisor	0.008
	Office of Employer Advisor	0.002
	OHSA	0.073
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	Sub-Total	0.102
B.3	Prevention	
	IAPA	0.042
B.4	TOTAL OVERHEAD EXPENSES	0.441

2009 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 408: BOILERS, PUMPS AND FANS

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1	WSIB Administrative	0.282
B.2	Legislative Obligations	
	WSIAT	0.015
	Office of Worker Advisor	0.007
	Office of Employer Advisor	0.002
	OHSA	0.069
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	Sub-Total	0.097
B.3	Prevention	
	IAPA	0.039
B.4	TOTAL OVERHEAD EXPENSES	0.418

2009 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 411: AGRICULTURAL, CONSTRUCTION AND MINING MACHINERY

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1	WSIB Administrative	0.300
B.2	Legislative Obligations	
	WSIAT	0.016
	Office of Worker Advisor	0.008
	Office of Employer Advisor	0.002
	OHSA	0.074
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	Sub-Total	0.103
B.3	Prevention	
	IAPA	0.042
B.4	TOTAL OVERHEAD EXPENSES	0.445

2009 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 417: AIRCRAFT MANUFACTURING

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1	WSIB Administrative	0.221
B.2	Legislative Obligations	
	WSIAT	0.011
	Office of Worker Advisor	0.006
	Office of Employer Advisor	0.002
	OHSA	0.054
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	Sub-Total	0.076
B.3	Prevention	
	IAPA	0.030
B.4	TOTAL OVERHEAD EXPENSES	0.327

2009 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 419: MOTOR VEHICLE ASSEMBLY*

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1	WSIB Administrative	0.319
B.2	Legislative Obligations	
	WSIAT	0.017
	Office of Worker Advisor	0.008
	Office of Employer Advisor	0.003
	OHSA	0.078
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.004
	Sub-Total	0.110
B.3	Prevention	
	IAPA	0.045
B.4	TOTAL OVERHEAD EXPENSES	0.474

* Experience for rate groups 361, 390, 419, 421, 424 and 425 has been combined in order to determine a common 2009 Premium Rate.

2009 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 420: MOTOR VEHICLE ENGINE MANUFACTURING

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1	WSIB Administrative	0.235
B.2	Legislative Obligations	
	WSIAT	0.012
	Office of Worker Advisor	0.006
	Office of Employer Advisor	0.002
	OHSA	0.057
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	Sub-Total	0.080
B.3	Prevention	
	IAPA	0.032
B.4	TOTAL OVERHEAD EXPENSES	0.346

2009 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 421: OTHER MOTOR VEHICLE PARTS AND EQUIPMENT*

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1	WSIB Administrative	0.319
B.2	Legislative Obligations	
	WSIAT	0.017
	Office of Worker Advisor	0.008
	Office of Employer Advisor	0.003
	OHSA	0.078
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.004
	Sub-Total	0.110
B.3	Prevention	
	IAPA	0.045
B.4	TOTAL OVERHEAD EXPENSES	0.474

* Experience for rate groups 361, 390, 419, 421, 424 and 425 has been combined in order to determine a common 2009 Premium Rate.

2009 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 424: MOTOR VEHICLE STAMPINGS*

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1	WSIB Administrative	0.319
B.2	Legislative Obligations	
	WSIAT	0.017
	Office of Worker Advisor	0.008
	Office of Employer Advisor	0.003
	OHSA	0.078
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.004
	Sub-Total	0.110
B.3	Prevention	
	IAPA	0.045
B.4	TOTAL OVERHEAD EXPENSES	0.474

* Experience for rate groups 361, 390, 419, 421, 424 and 425 has been combined in order to determine a common 2009 Premium Rate.

2009 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 425: MOTOR VEHICLE WHEELS AND BRAKES*

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1	WSIB Administrative	0.319
B.2	Legislative Obligations	
	WSIAT	0.017
	Office of Worker Advisor	0.008
	Office of Employer Advisor	0.003
	OHSA	0.078
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.004
	Sub-Total	0.110
B.3	Prevention	
	IAPA	0.045
B.4	TOTAL OVERHEAD EXPENSES	0.474

* Experience for rate groups 361, 390, 419, 421, 424 and 425 has been combined in order to determine a common 2009 Premium Rate.

**2009 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES**

RATE GROUP 428: MOTOR VEHICLE FABRIC ACCESSORIES

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1	WSIB Administrative	0.345
B.2	Legislative Obligations	
	WSIAT	0.018
	Office of Worker Advisor	0.009
	Office of Employer Advisor	0.003
	OHSA	0.085
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.004
	Sub-Total	0.119
B.3	Prevention	
	IAPA	0.049
B.4	TOTAL OVERHEAD EXPENSES	0.513

2009 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 432: TRUCKS, BUSES AND TRAILERS

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1	WSIB Administrative	0.402
B.2	Legislative Obligations	
	WSIAT	0.021
	Office of Worker Advisor	0.010
	Office of Employer Advisor	0.003
	OHSA	0.099
	Mine Rescue	0.000
	Program Administration	0.001
	Institute of Work & Health	0.005
	Sub-Total	0.139
B.3	Prevention	
	IAPA	0.057
B.4	TOTAL OVERHEAD EXPENSES	0.598

**2009 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES**

RATE GROUP 442: RAILROAD ROLLING STOCK

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1	WSIB Administrative	0.298
B.2	Legislative Obligations	
	WSIAT	0.015
	Office of Worker Advisor	0.008
	Office of Employer Advisor	0.002
	OHSA	0.073
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	Sub-Total	0.102
B.3	Prevention	
	IAPA	0.042
B.4	TOTAL OVERHEAD EXPENSES	0.442

2009 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 460: LIGHTING AND SMALL ELECTRICAL APPLIANCES

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1	WSIB Administrative	0.294
B.2	Legislative Obligations	
	WSIAT	0.015
	Office of Worker Advisor	0.008
	Office of Employer Advisor	0.002
	OHSA	0.072
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	Sub-Total	0.101
B.3	Prevention	
	IAPA	0.041
B.4	TOTAL OVERHEAD EXPENSES	0.436

2009 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 466: COMMUNICATION AND ENERGY WIRE PRODUCTS

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1	WSIB Administrative	0.271
B.2	Legislative Obligations	
	WSIAT	0.014
	Office of Worker Advisor	0.007
	Office of Employer Advisor	0.002
	OHSA	0.066
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	Sub-Total	0.093
B.3	Prevention	
	IAPA	0.038
B.4	TOTAL OVERHEAD EXPENSES	0.401

2009 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 468: ELECTRONIC EQUIPMENT & OTHER COMMUNICATION DEVICES

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1	WSIB Administrative	0.066
B.2	Legislative Obligations	
	WSIAT	0.003
	Office of Worker Advisor	0.002
	Office of Employer Advisor	0.001
	OHSA	0.016
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.001
	Sub-Total	0.022
B.3	Prevention	
	IAPA	0.022
B.4	TOTAL OVERHEAD EXPENSES	0.110

2009 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 477: INDUSTRIAL ELECTRICAL EQUIPMENT

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1	WSIB Administrative	0.226
B.2	Legislative Obligations	
	WSIAT	0.012
	Office of Worker Advisor	0.006
	Office of Employer Advisor	0.002
	OHSA	0.055
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	Sub-Total	0.077
B.3	Prevention	
	IAPA	0.031
B.4	TOTAL OVERHEAD EXPENSES	0.334

**2009 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES**

RATE GROUP 485: BRICKS, CERAMICS AND ABRASIVES

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1	WSIB Administrative	0.410
B.2	Legislative Obligations	
	WSIAT	0.021
	Office of Worker Advisor	0.011
	Office of Employer Advisor	0.003
	OHSA	0.101
	Mine Rescue	0.000
	Program Administration	0.001
	Institute of Work & Health	0.005
	Sub-Total	0.141
B.3	Prevention	
	IAPA	0.059
B.4	TOTAL OVERHEAD EXPENSES	0.611

**2009 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES**

RATE GROUP 496: CONCRETE PRODUCTS

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1	WSIB Administrative	0.465
B.2	Legislative Obligations	
	WSIAT	0.024
	Office of Worker Advisor	0.012
	Office of Employer Advisor	0.004
	OHSA	0.115
	Mine Rescue	0.000
	Program Administration	0.001
	Institute of Work & Health	0.005
	Sub-Total	0.160
B.3	Prevention	
	IAPA	0.067
B.4	TOTAL OVERHEAD EXPENSES	0.692

2009 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 497: READY-MIX CONCRETE

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1	WSIB Administrative	0.358
B.2	Legislative Obligations	
	WSIAT	0.019
	Office of Worker Advisor	0.009
	Office of Employer Advisor	0.003
	OHSA	0.088
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.004
	Sub-Total	0.123
B.3	Prevention	
	THSAO	0.042
B.4	TOTAL OVERHEAD EXPENSES	0.523

2009 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 501: NON-METALLIC MINERAL PRODUCTS

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1	WSIB Administrative	0.307
B.2	Legislative Obligations	
	WSIAT	0.016
	Office of Worker Advisor	0.008
	Office of Employer Advisor	0.002
	OHSA	0.075
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	Sub-Total	0.105
B.3	Prevention	
	IAPA	0.043
B.4	TOTAL OVERHEAD EXPENSES	0.454

**2009 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES**

RATE GROUP 502: GLASS PRODUCTS

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1	WSIB Administrative	0.288
B.2	Legislative Obligations	
	WSIAT	0.015
	Office of Worker Advisor	0.007
	Office of Employer Advisor	0.002
	OHSA	0.070
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	Sub-Total	0.099
B.3	Prevention	
	IAPA	0.040
B.4	TOTAL OVERHEAD EXPENSES	0.427

2009 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 507: PETROLEUM AND COAL PRODUCTS

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1	WSIB Administrative	0.170
B.2	Legislative Obligations	
	WSIAT	0.009
	Office of Worker Advisor	0.004
	Office of Employer Advisor	0.001
	OHSA	0.041
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.002
	Sub-Total	0.058
B.3	Prevention	
	IAPA	0.027
B.4	TOTAL OVERHEAD EXPENSES	0.255

2009 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 512: RESINS, PAINT, INK AND ADHESIVES

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1	WSIB Administrative	0.230
B.2	Legislative Obligations	
	WSIAT	0.012
	Office of Worker Advisor	0.006
	Office of Employer Advisor	0.002
	OHSA	0.056
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	Sub-Total	0.079
B.3	Prevention	
	IAPA	0.032
B.4	TOTAL OVERHEAD EXPENSES	0.342

2009 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 514: PHARMACEUTICALS AND MEDICINES

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1	WSIB Administrative	0.124
B.2	Legislative Obligations	
	WSIAT	0.006
	Office of Worker Advisor	0.003
	Office of Employer Advisor	0.001
	OHSA	0.030
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.001
	Sub-Total	0.043
B.3	Prevention	
	IAPA	0.024
B.4	TOTAL OVERHEAD EXPENSES	0.192

2009 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 517: SOAP AND TOILETRIES

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1	WSIB Administrative	0.221
B.2	Legislative Obligations	
	WSIAT	0.011
	Office of Worker Advisor	0.006
	Office of Employer Advisor	0.002
	OHSA	0.054
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	Sub-Total	0.075
B.3	Prevention	
	IAPA	0.030
B.4	TOTAL OVERHEAD EXPENSES	0.326

**2009 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES**

RATE GROUP 524: CHEMICAL INDUSTRIES

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1	WSIB Administrative	0.246
B.2	Legislative Obligations	
	WSIAT	0.013
	Office of Worker Advisor	0.006
	Office of Employer Advisor	0.002
	OHSA	0.060
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	Sub-Total	0.084
B.3	Prevention	
	IAPA	0.034
B.4	TOTAL OVERHEAD EXPENSES	0.364

2009 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 529: JEWELRY AND INSTRUMENTS

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1	WSIB Administrative	0.168
B.2	Legislative Obligations	
	WSIAT	0.009
	Office of Worker Advisor	0.004
	Office of Employer Advisor	0.001
	OHSA	0.041
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.002
	Sub-Total	0.057
B.3	Prevention	
	IAPA	0.026
B.4	TOTAL OVERHEAD EXPENSES	0.251

2009 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 533: SIGNS AND DISPLAYS

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1	WSIB Administrative	0.328
B.2	Legislative Obligations	
	WSIAT	0.017
	Office of Worker Advisor	0.008
	Office of Employer Advisor	0.003
	OHSA	0.080
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.004
	Sub-Total	0.113
B.3	Prevention	
	IAPA	0.046
B.4	TOTAL OVERHEAD EXPENSES	0.487

2009 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 538: SPORTING GOODS AND TOYS

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1	WSIB Administrative	0.384
B.2	Legislative Obligations	
	WSIAT	0.020
	Office of Worker Advisor	0.010
	Office of Employer Advisor	0.003
	OHSA	0.094
	Mine Rescue	0.000
	Program Administration	0.001
	Institute of Work & Health	0.004
	Sub-Total	0.132
B.3	Prevention	
	IAPA	0.055
B.4	TOTAL OVERHEAD EXPENSES	0.571

2009 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 542: OTHER MANUFACTURED PRODUCTS

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1	WSIB Administrative	0.261
B.2	Legislative Obligations	
	WSIAT	0.014
	Office of Worker Advisor	0.007
	Office of Employer Advisor	0.002
	OHSA	0.064
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	Sub-Total	0.090
B.3	Prevention	
	IAPA	0.036
B.4	TOTAL OVERHEAD EXPENSES	0.388

2009 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

CLASS D: MANUFACTURING

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1	WSIB Administrative	0.271
B.2	Legislative Obligations	
	WSIAT	0.014
	Office of Worker Advisor	0.007
	Office of Employer Advisor	0.002
	OHSA	0.066
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	Sub-Total	0.093
B.3	Prevention	0.039
B.4	TOTAL OVERHEAD EXPENSES	0.403

2009 PREMIUM RATE COMPONENTS

RATE GROUP 207: MEAT AND FISH PRODUCTS

(CLASS D: MANUFACTURING)

Component	2009 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2009 Premium Rate	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	1.830		1.965	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.408)		(0.365)	
b. plus Transfer Charge	<u>0.473</u>		<u>0.424</u>	
3. NET NEW CLAIMS COST	1.895	1.895 44%	2.025	2.025 47%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.406		0.454	
2. Legislative Obligations	0.140		0.142	
3. Prevention	<u>0.058</u>		<u>0.054</u>	
4. TOTAL OVERHEAD EXPENSES	0.604	0.604 14%	0.651	0.651 15%
C. UNFUNDED LIABILITY		1.352 32%		1.312 30%
D. (GAIN)/LOSS		<u>0.419</u> <u>10%</u>		<u>0.365</u> <u>8%</u>
E. TOTAL PREMIUM RATE (A+B+C+D)		<u><u>4.27</u></u> <u><u>100%</u></u>		<u><u>4.35</u></u> <u><u>100%</u></u>

2009 PREMIUM RATE COMPONENTS

RATE GROUP 210: POULTRY PRODUCTS

(CLASS D: MANUFACTURING)

Component	2009 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2009 Premium Rate	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	1.547		1.604	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.482)		(0.416)	
b. plus Transfer Charge	0.400		0.346	
3. NET NEW CLAIMS COST	<u>1.464</u>	1.464 44%	<u>1.534</u>	1.534 46%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.346		0.382	
2. Legislative Obligations	0.119		0.121	
3. Prevention	0.049		0.045	
4. TOTAL OVERHEAD EXPENSES	<u>0.514</u>	0.514 15%	<u>0.547</u>	0.547 16%
C. UNFUNDED LIABILITY		1.045 31%		0.994 30%
D. (GAIN)/LOSS		<u>0.324</u> <u>10%</u>		<u>0.277</u> <u>8%</u>
E. TOTAL PREMIUM RATE (A+B+C+D)		<u><u>3.35</u></u> <u>100%</u>		<u><u>3.35</u></u> <u>100%</u>

2009 PREMIUM RATE COMPONENTS

RATE GROUP 214: FRUIT AND VEGETABLE PRODUCTS

(CLASS D: MANUFACTURING)

Component	2009 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2009 Premium Rate	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	0.885		0.894	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.221)		(0.186)	
b. plus Transfer Charge	0.229		0.193	
3. NET NEW CLAIMS COST	<u>0.893</u>	0.893	<u>0.902</u>	0.902
		42%		44%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.267		0.290	
2. Legislative Obligations	0.092		0.090	
3. Prevention	0.037		0.034	
4. TOTAL OVERHEAD EXPENSES	<u>0.396</u>	0.396	<u>0.414</u>	0.414
		19%		20%
C. UNFUNDED LIABILITY		0.637		0.584
		30%		28%
D. (GAIN)/LOSS		<u>0.198</u>		<u>0.163</u>
		9%		8%
E. TOTAL PREMIUM RATE (A+B+C+D)		<u><u>2.12</u></u>		<u><u>2.06</u></u>
		100%		100%

2009 PREMIUM RATE COMPONENTS

RATE GROUP 216: DAIRY PRODUCTS

(CLASS D: MANUFACTURING)

Component	2009 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2009 Premium Rate	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	0.762		0.700	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.171)		(0.124)	
b. plus Transfer Charge	0.197		0.151	
3. NET NEW CLAIMS COST	<u>0.788</u>	0.788	<u>0.728</u>	0.728
		41%		43%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.253		0.264	
2. Legislative Obligations	0.086		0.082	
3. Prevention	0.035		0.031	
4. TOTAL OVERHEAD EXPENSES	<u>0.374</u>	0.374	<u>0.378</u>	0.378
		20%		22%
C. UNFUNDED LIABILITY		0.562		0.472
		30%		28%
D. (GAIN)/LOSS		<u>0.174</u>		<u>0.132</u>
		9%		8%
E. TOTAL PREMIUM RATE (A+B+C+D)		<u><u>1.90</u></u>		<u><u>1.71</u></u>
		100%		100%

2009 PREMIUM RATE COMPONENTS

RATE GROUP 220: OTHER BAKERY PRODUCTS

(CLASS D: MANUFACTURING)

Component	2009 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2009 Premium Rate	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	1.665		1.778	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.404)		(0.360)	
b. plus Transfer Charge	0.430		0.384	
3. NET NEW CLAIMS COST	<u>1.691</u>	1.691 44%	<u>1.801</u>	1.801 46%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.378		0.421	
2. Legislative Obligations	0.130		0.131	
3. Prevention	0.054		0.050	
4. TOTAL OVERHEAD EXPENSES	<u>0.562</u>	0.562 15%	<u>0.604</u>	0.604 15%
C. UNFUNDED LIABILITY		1.207 32%		1.167 30%
D. (GAIN)/LOSS		<u>0.374</u> 10%		<u>0.325</u> 8%
E. TOTAL PREMIUM RATE (A+B+C+D)		<u><u>3.83</u></u> 100%		<u><u>3.90</u></u> 100%

2009 PREMIUM RATE COMPONENTS

RATE GROUP 222: CONFECTIONERY

(CLASS D: MANUFACTURING)

Component	2009 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2009 Premium Rate	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	0.701		0.730	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.172)		(0.150)	
b. plus Transfer Charge	<u>0.181</u>		<u>0.158</u>	
3. NET NEW CLAIMS COST	0.709	0.709	0.738	0.738
		41%		43%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.242		0.266	
2. Legislative Obligations	0.083		0.083	
3. Prevention	<u>0.033</u>		<u>0.031</u>	
4. TOTAL OVERHEAD EXPENSES	0.358	0.358	0.380	0.380
		21%		22%
C. UNFUNDED LIABILITY		0.506		0.479
		29%		28%
D. (GAIN)/LOSS		<u>0.157</u>		<u>0.133</u>
		9%		8%
E. TOTAL PREMIUM RATE (A+B+C+D)		<u><u>1.73</u></u>		<u><u>1.73</u></u>
		100%		100%

2009 PREMIUM RATE COMPONENTS

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

(CLASS D: MANUFACTURING)

Component	2009 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2009 Premium Rate	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	1.054		1.076	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.285)		(0.242)	
b. plus Transfer Charge	0.272		0.232	
3. NET NEW CLAIMS COST	<u>1.041</u>	1.041 43%	<u>1.066</u>	1.066 44%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.288		0.314	
2. Legislative Obligations	0.099		0.098	
3. Prevention	0.040		0.037	
4. TOTAL OVERHEAD EXPENSES	<u>0.427</u>	0.427 18%	<u>0.449</u>	0.449 19%
C. UNFUNDED LIABILITY		0.743 30%		0.691 29%
D. (GAIN)/LOSS		<u>0.230</u> 9%		<u>0.193</u> 8%
E. TOTAL PREMIUM RATE (A+B+C+D)		<u><u>2.44</u></u> 100%		<u><u>2.40</u></u> 100%

2009 PREMIUM RATE COMPONENTS

RATE GROUP 226: CRUSHED AND GROUND FOODS

(CLASS D: MANUFACTURING)

Component	2009 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2009 Premium Rate	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	0.583		0.623	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.132)		(0.118)	
b. plus Transfer Charge	0.151		0.135	
3. NET NEW CLAIMS COST	0.601	0.601	0.640	0.640
		40%		42%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.227		0.252	
2. Legislative Obligations	0.077		0.078	
3. Prevention	0.031		0.029	
4. TOTAL OVERHEAD EXPENSES	0.335	0.335	0.359	0.359
		22%		23%
C. UNFUNDED LIABILITY				
		0.429		0.415
		29%		27%
D. (GAIN)/LOSS				
		0.133		0.116
		9%		8%
E. TOTAL PREMIUM RATE (A+B+C+D)				
	<u>1.50</u>	<u>100%</u>	<u>1.53</u>	<u>100%</u>

2009 PREMIUM RATE COMPONENTS

RATE GROUP 230: ALCOHOLIC BEVERAGES

(CLASS D: MANUFACTURING)

Component	2009 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2009 Premium Rate	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	0.557		0.608	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.102)		(0.093)	
b. plus Transfer Charge	<u>0.144</u>		<u>0.131</u>	
3. NET NEW CLAIMS COST	0.598	0.598	0.647	0.647
		40%		42%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.226		0.252	
2. Legislative Obligations	0.077		0.079	
3. Prevention	<u>0.031</u>		<u>0.029</u>	
4. TOTAL OVERHEAD EXPENSES	0.334	0.334	0.360	0.360
		22%		23%
C. UNFUNDED LIABILITY		0.427		0.419
		29%		27%
D. (GAIN)/LOSS		<u>0.132</u>		<u>0.117</u>
		9%		8%
E. TOTAL PREMIUM RATE (A+B+C+D)	<u><u>1.49</u></u>	<u>100%</u>	<u><u>1.54</u></u>	<u>100%</u>

2009 PREMIUM RATE COMPONENTS

RATE GROUP 231: SOFT DRINKS

(CLASS D: MANUFACTURING)

Component	2009 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2009 Premium Rate	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	1.418		1.467	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.429)		(0.370)	
b. plus Transfer Charge	0.366		0.317	
3. NET NEW CLAIMS COST	<u>1.354</u>	1.354 44%	<u>1.413</u>	1.413 45%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.331		0.365	
2. Legislative Obligations	0.114		0.113	
3. Prevention	0.047		0.043	
4. TOTAL OVERHEAD EXPENSES	<u>0.492</u>	0.492 16%	<u>0.522</u>	0.522 17%
C. UNFUNDED LIABILITY		0.966 31%		0.916 29%
D. (GAIN)/LOSS		<u>0.300</u> <u>10%</u>		<u>0.255</u> <u>8%</u>
E. TOTAL PREMIUM RATE (A+B+C+D)		<u><u>3.11</u></u> <u>100%</u>		<u><u>3.11</u></u> <u>100%</u>

2009 PREMIUM RATE COMPONENTS

RATE GROUP 237: TIRES AND TUBES

(CLASS D: MANUFACTURING)

Component	2009 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2009 Premium Rate	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	1.430		1.426	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.275)		(0.228)	
b. plus Transfer Charge	0.370		0.308	
3. NET NEW CLAIMS COST	<u>1.525</u>	1.525 44%	<u>1.506</u>	1.506 46%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.355		0.378	
2. Legislative Obligations	0.122		0.117	
3. Prevention	0.050		0.045	
4. TOTAL OVERHEAD EXPENSES	<u>0.527</u>	0.527 15%	<u>0.542</u>	0.542 16%
C. UNFUNDED LIABILITY		1.088 31%		0.976 30%
D. (GAIN)/LOSS		<u>0.338</u> <u>10%</u>		<u>0.272</u> <u>8%</u>
E. TOTAL PREMIUM RATE (A+B+C+D)		<u><u>3.48</u></u> <u><u>100%</u></u>		<u><u>3.30</u></u> <u><u>100%</u></u>

2009 PREMIUM RATE COMPONENTS

RATE GROUP 238: OTHER RUBBER PRODUCTS

(CLASS D: MANUFACTURING)

Component	2009 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2009 Premium Rate	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	1.652		1.703	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.562)		(0.483)	
b. plus Transfer Charge	<u>0.427</u>		<u>0.368</u>	
3. NET NEW CLAIMS COST	1.517	1.517	1.588	1.588
		44%		46%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.354		0.391	
2. Legislative Obligations	0.122		0.122	
3. Prevention	<u>0.050</u>		<u>0.046</u>	
4. TOTAL OVERHEAD EXPENSES	0.526	0.526	0.559	0.559
		15%		16%
C. UNFUNDED LIABILITY		1.082		1.029
		31%		30%
D. (GAIN)/LOSS		<u>0.336</u>		<u>0.287</u>
		10%		8%
E. TOTAL PREMIUM RATE (A+B+C+D)	<u><u>3.46</u></u>	<u>100%</u>	<u><u>3.46</u></u>	<u>100%</u>

2009 PREMIUM RATE COMPONENTS

RATE GROUP 258: FOAMED AND EXPANDED PLASTIC PRODUCTS

(CLASS D: MANUFACTURING)

Component	2009 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2009 Premium Rate	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	1.097		1.138	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.321)		(0.278)	
b. plus Transfer Charge	<u>0.283</u>		<u>0.246</u>	
3. NET NEW CLAIMS COST	1.059	1.059 43%	1.106	1.106 45%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.290		0.319	
2. Legislative Obligations	0.100		0.099	
3. Prevention	<u>0.041</u>		<u>0.038</u>	
4. TOTAL OVERHEAD EXPENSES	0.431	0.431 17%	0.458	0.458 18%
C. UNFUNDED LIABILITY		0.755 30%		0.717 29%
D. (GAIN)/LOSS		<u>0.234</u> 9%		<u>0.200</u> 8%
E. TOTAL PREMIUM RATE (A+B+C+D)		<u><u>2.48</u></u> 100%		<u><u>2.48</u></u> 100%

2009 PREMIUM RATE COMPONENTS

RATE GROUP 261: PLASTIC FILM AND SHEETING

(CLASS D: MANUFACTURING)

Component	2009 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2009 Premium Rate	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	0.859		0.904	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.150)		(0.125)	
b. plus Transfer Charge	<u>0.222</u>		<u>0.195</u>	
3. NET NEW CLAIMS COST	0.931	0.931 42%	0.974	0.974 44%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.273		0.300	
2. Legislative Obligations	0.093		0.094	
3. Prevention	<u>0.038</u>		<u>0.035</u>	
4. TOTAL OVERHEAD EXPENSES	0.404	0.404 18%	0.429	0.429 19%
C. UNFUNDED LIABILITY		0.664 30%		0.632 29%
D. (GAIN)/LOSS		<u>0.206</u> 9%		<u>0.176</u> 8%
E. TOTAL PREMIUM RATE (A+B+C+D)		<u><u>2.21</u></u> 100%		<u><u>2.21</u></u> 100%

2009 PREMIUM RATE COMPONENTS

RATE GROUP 263: OTHER PLASTIC PRODUCTS

(CLASS D: MANUFACTURING)

Component	2009 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2009 Premium Rate	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	1.196		1.258	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.255)		(0.224)	
b. plus Transfer Charge	0.309		0.272	
3. NET NEW CLAIMS COST	<u>1.250</u>	1.250 43%	<u>1.307</u>	1.307 45%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.317		0.349	
2. Legislative Obligations	0.109		0.108	
3. Prevention	0.045		0.041	
4. TOTAL OVERHEAD EXPENSES	<u>0.471</u>	0.471 16%	<u>0.500</u>	0.500 17%
C. UNFUNDED LIABILITY		0.892 31%		0.847 29%
D. (GAIN)/LOSS		<u>0.277</u> <u>10%</u>		<u>0.236</u> <u>8%</u>
E. TOTAL PREMIUM RATE (A+B+C+D)		<u><u>2.89</u></u> <u>100%</u>		<u><u>2.89</u></u> <u>100%</u>

2009 PREMIUM RATE COMPONENTS

RATE GROUP 289: CLOTH, CARPETS AND TEXTILE PRODUCTS

(CLASS D: MANUFACTURING)

Component	2009 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2009 Premium Rate	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	1.486		1.565	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.312)		(0.274)	
b. plus Transfer Charge	0.384		0.338	
3. NET NEW CLAIMS COST	<u>1.558</u>	1.558 44%	<u>1.629</u>	1.629 46%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.359		0.396	
2. Legislative Obligations	0.124		0.124	
3. Prevention	0.051		0.047	
4. TOTAL OVERHEAD EXPENSES	<u>0.534</u>	0.534 15%	<u>0.568</u>	0.568 16%
C. UNFUNDED LIABILITY		1.112 31%		1.056 30%
D. (GAIN)/LOSS	<u>0.345</u>	<u>10%</u>	<u>0.294</u>	<u>8%</u>
E. TOTAL PREMIUM RATE (A+B+C+D)	<u><u>3.55</u></u>	<u><u>100%</u></u>	<u><u>3.55</u></u>	<u><u>100%</u></u>

2009 PREMIUM RATE COMPONENTS

RATE GROUP 301: CLOTHING, FIBRE AND YARN

(CLASS D: MANUFACTURING)

Component	2009 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2009 Premium Rate	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	0.831		0.850	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.205)		(0.175)	
b. plus Transfer Charge	0.215		0.184	
3. NET NEW CLAIMS COST	<u>0.841</u>	0.841 42%	<u>0.860</u>	0.860 43%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.260		0.284	
2. Legislative Obligations	0.089		0.087	
3. Prevention	0.036		0.033	
4. TOTAL OVERHEAD EXPENSES	<u>0.385</u>	0.385 19%	<u>0.405</u>	0.405 20%
C. UNFUNDED LIABILITY		0.600 30%		0.557 28%
D. (GAIN)/LOSS		<u>0.186</u> 9%		<u>0.155</u> 8%
E. TOTAL PREMIUM RATE (A+B+C+D)		<u><u>2.01</u></u> 100%		<u><u>1.98</u></u> 100%

2009 PREMIUM RATE COMPONENTS

RATE GROUP 308: MILLWORK AND OTHER WOOD INDUSTRIES

(CLASS D: MANUFACTURING)

Component	2009 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2009 Premium Rate	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	2.066		2.238	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.316)		(0.285)	
b. plus Transfer Charge	0.534		0.483	
3. NET NEW CLAIMS COST	<u>2.284</u>	2.284 45%	<u>2.436</u>	2.436 47%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.460		0.515	
2. Legislative Obligations	0.159		0.161	
3. Prevention	0.066		0.062	
4. TOTAL OVERHEAD EXPENSES	<u>0.685</u>	0.685 13%	<u>0.738</u>	0.738 14%
C. UNFUNDED LIABILITY		1.629 32%		1.579 30%
D. (GAIN)/LOSS		<u>0.505</u> <u>10%</u>		<u>0.440</u> <u>8%</u>
E. TOTAL PREMIUM RATE (A+B+C+D)		<u><u>5.10</u></u> <u><u>100%</u></u>		<u><u>5.19</u></u> <u><u>100%</u></u>

2009 PREMIUM RATE COMPONENTS

RATE GROUP 311: WOODEN CABINETS

(CLASS D: MANUFACTURING)

Component	2009 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2009 Premium Rate	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	1.598		1.762	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.250)		(0.230)	
b. plus Transfer Charge	0.413		0.380	
3. NET NEW CLAIMS COST	<u>1.761</u>	1.761 44%	<u>1.913</u>	1.913 46%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.387		0.438	
2. Legislative Obligations	0.133		0.137	
3. Prevention	0.055		0.052	
4. TOTAL OVERHEAD EXPENSES	<u>0.575</u>	0.575 14%	<u>0.627</u>	0.627 15%
C. UNFUNDED LIABILITY		1.256 32%		1.240 30%
D. (GAIN)/LOSS		<u>0.390</u> 10%		<u>0.345</u> 8%
E. TOTAL PREMIUM RATE (A+B+C+D)		<u><u>3.98</u></u> 100%		<u><u>4.13</u></u> 100%

2009 PREMIUM RATE COMPONENTS

RATE GROUP 312: WOODEN BOXES AND PALLETS

(CLASS D: MANUFACTURING)

Component	2009 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2009 Premium Rate	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	2.775		3.037	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.402)		(0.334)	
b. plus Transfer Charge	<u>0.717</u>		<u>0.656</u>	
3. NET NEW CLAIMS COST	3.091	3.091 45%	3.359	3.359 48%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.572		0.650	
2. Legislative Obligations	0.197		0.203	
3. Prevention	<u>0.083</u>		<u>0.078</u>	
4. TOTAL OVERHEAD EXPENSES	0.852	0.852 12%	0.932	0.932 13%
C. UNFUNDED LIABILITY		2.205 32%	2.177	2.177 31%
D. (GAIN)/LOSS		<u>0.684</u> <u>10%</u>	<u>0.606</u>	<u>0.606</u> <u>9%</u>
E. TOTAL PREMIUM RATE (A+B+C+D)		<u><u>6.83</u></u> <u><u>100%</u></u>	<u><u>7.07</u></u>	<u><u>100%</u></u>

2009 PREMIUM RATE COMPONENTS

RATE GROUP 322: UPHOLSTERED FURNITURE

(CLASS D: MANUFACTURING)

Component	2009 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2009 Premium Rate	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	1.312		1.364	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.357)		(0.309)	
b. plus Transfer Charge	0.339		0.295	
3. NET NEW CLAIMS COST	<u>1.294</u>	1.294 43%	<u>1.350</u>	1.350 45%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.323		0.355	
2. Legislative Obligations	0.111		0.109	
3. Prevention	0.046		0.042	
4. TOTAL OVERHEAD EXPENSES	<u>0.480</u>	0.480 16%	<u>0.509</u>	0.509 17%
C. UNFUNDED LIABILITY		0.924 31%		0.875 29%
D. (GAIN)/LOSS		<u>0.286</u> <u>10%</u>		<u>0.244</u> <u>8%</u>
E. TOTAL PREMIUM RATE (A+B+C+D)		<u><u>2.98</u></u> <u>100%</u>		<u><u>2.98</u></u> <u>100%</u>

2009 PREMIUM RATE COMPONENTS

RATE GROUP 323: METAL FURNITURE

(CLASS D: MANUFACTURING)

Component	2009 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2009 Premium Rate	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	0.929		0.972	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.223)		(0.194)	
b. plus Transfer Charge	<u>0.240</u>		<u>0.210</u>	
3. NET NEW CLAIMS COST	0.946	0.946	0.988	0.988
		42%		44%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.275		0.302	
2. Legislative Obligations	0.094		0.094	
3. Prevention	<u>0.038</u>		<u>0.035</u>	
4. TOTAL OVERHEAD EXPENSES	0.407	0.407	0.432	0.432
		18%		19%
C. UNFUNDED LIABILITY		0.675		0.640
		30%		29%
D. (GAIN)/LOSS		<u>0.209</u>		<u>0.178</u>
		9%		8%
E. TOTAL PREMIUM RATE (A+B+C+D)		<u><u>2.24</u></u>		<u><u>2.24</u></u>
		100%		100%

2009 PREMIUM RATE COMPONENTS

RATE GROUP 325: WOODEN AND OTHER NON-METAL FURNITURE

(CLASS D: MANUFACTURING)

Component	2009 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2009 Premium Rate	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	1.635		1.742	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.234)		(0.208)	
b. plus Transfer Charge	<u>0.422</u>		<u>0.376</u>	
3. NET NEW CLAIMS COST	1.823	1.823 44%	1.911	1.911 46%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.396		0.438	
2. Legislative Obligations	0.136		0.137	
3. Prevention	<u>0.057</u>		<u>0.052</u>	
4. TOTAL OVERHEAD EXPENSES	0.589	0.589 14%	0.627	0.627 15%
C. UNFUNDED LIABILITY		1.301 32%		1.238 30%
D. (GAIN)/LOSS		<u>0.404</u> <u>10%</u>		<u>0.345</u> <u>8%</u>
E. TOTAL PREMIUM RATE (A+B+C+D)		<u><u>4.12</u></u> <u><u>100%</u></u>		<u><u>4.12</u></u> <u><u>100%</u></u>

2009 PREMIUM RATE COMPONENTS

RATE GROUP 328: FURNITURE PARTS AND FIXTURES

(CLASS D: MANUFACTURING)

Component	2009 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2009 Premium Rate	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	1.679		1.739	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.347)		(0.300)	
b. plus Transfer Charge	0.434		0.375	
3. NET NEW CLAIMS COST	<u>1.765</u>	1.765 44%	<u>1.816</u>	1.816 46%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.388		0.423	
2. Legislative Obligations	0.134		0.132	
3. Prevention	0.055		0.050	
4. TOTAL OVERHEAD EXPENSES	<u>0.577</u>	0.577 14%	<u>0.607</u>	0.607 15%
C. UNFUNDED LIABILITY		1.260 32%		1.177 30%
D. (GAIN)/LOSS		<u>0.391</u> <u>10%</u>		<u>0.328</u> <u>8%</u>
E. TOTAL PREMIUM RATE (A+B+C+D)		<u><u>3.99</u></u> <u><u>100%</u></u>		<u><u>3.93</u></u> <u><u>100%</u></u>

2009 PREMIUM RATE COMPONENTS

RATE GROUP 333: PRINTING, PLATEMAKING AND BINDING

(CLASS D: MANUFACTURING)

Component	2009 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2009 Premium Rate	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	0.633		0.655	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.151)		(0.130)	
b. plus Transfer Charge	<u>0.163</u>		<u>0.141</u>	
3. NET NEW CLAIMS COST	0.645	0.645 41%	0.667	0.667 42%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.233		0.255	
2. Legislative Obligations	0.080		0.080	
3. Prevention	<u>0.032</u>		<u>0.030</u>	
4. TOTAL OVERHEAD EXPENSES	0.345	0.345 22%	0.365	0.365 23%
C. UNFUNDED LIABILITY		0.460 29%		0.432 27%
D. (GAIN)/LOSS		<u>0.143</u> 9%		<u>0.121</u> 8%
E. TOTAL PREMIUM RATE (A+B+C+D)		<u><u>1.59</u></u> 100%		<u><u>1.59</u></u> 100%

2009 PREMIUM RATE COMPONENTS

RATE GROUP 335: PUBLISHING

(CLASS D: MANUFACTURING)

Component	2009 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2009 Premium Rate	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	0.205		0.220	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.053)		(0.049)	
b. plus Transfer Charge	<u>0.053</u>		<u>0.047</u>	
3. NET NEW CLAIMS COST	0.204	0.204 38%	0.218	0.218 40%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.092		0.097	
2. Legislative Obligations	0.031		0.029	
3. Prevention	<u>0.023</u>		<u>0.022</u>	
4. TOTAL OVERHEAD EXPENSES	0.146	0.146 27%	0.149	0.149 27%
C. UNFUNDED LIABILITY		0.146 27%		0.142 26%
D. (GAIN)/LOSS		<u>0.045</u> 8%		<u>0.040</u> 7%
E. TOTAL PREMIUM RATE (A+B+C+D)		<u><u>0.54</u></u> <u>100%</u>		<u><u>0.55</u></u> <u>100%</u>

2009 PREMIUM RATE COMPONENTS

RATE GROUP 338: FOLDING CARTONS

(CLASS D: MANUFACTURING)

Component	2009 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2009 Premium Rate	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	0.775		0.831	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.145)		(0.130)	
b. plus Transfer Charge	0.200		0.179	
3. NET NEW CLAIMS COST	<u>0.830</u>	0.830 42%	<u>0.881</u>	0.881 44%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.258		0.287	
2. Legislative Obligations	0.088		0.088	
3. Prevention	0.036		0.034	
4. TOTAL OVERHEAD EXPENSES	<u>0.382</u>	0.382 19%	<u>0.410</u>	0.410 20%
C. UNFUNDED LIABILITY		0.592 30%		0.571 28%
D. (GAIN)/LOSS		<u>0.184</u> 9%		<u>0.159</u> 8%
E. TOTAL PREMIUM RATE (A+B+C+D)		<u><u>1.99</u></u> 100%		<u><u>2.02</u></u> 100%

2009 PREMIUM RATE COMPONENTS

RATE GROUP 341: PAPER PRODUCTS

(CLASS D: MANUFACTURING)

Component	2009 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2009 Premium Rate	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	1.260		1.316	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.341)		(0.297)	
b. plus Transfer Charge	0.326		0.284	
3. NET NEW CLAIMS COST	<u>1.244</u>	1.244 43%	<u>1.303</u>	1.303 45%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.316		0.348	
2. Legislative Obligations	0.108		0.108	
3. Prevention	0.045		0.041	
4. TOTAL OVERHEAD EXPENSES	<u>0.469</u>	0.469 16%	<u>0.499</u>	0.499 17%
C. UNFUNDED LIABILITY		0.888 31%		0.845 29%
D. (GAIN)/LOSS		<u>0.275</u> 10%		<u>0.235</u> 8%
E. TOTAL PREMIUM RATE (A+B+C+D)		<u><u>2.88</u></u> 100%		<u><u>2.88</u></u> 100%

2009 PREMIUM RATE COMPONENTS

RATE GROUP 352: STEEL AND OTHER SMELTING AND REFINING INDUSTRIES

(CLASS D: MANUFACTURING)

Component	2009 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2009 Premium Rate	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	0.992		1.051	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.229)		(0.212)	
b. plus Transfer Charge	0.256		0.227	
3. NET NEW CLAIMS COST	<u>1.020</u>	1.020	43%	<u>1.067</u>
				<u>1.067</u>
				44%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.285		0.314	
2. Legislative Obligations	0.098		0.098	
3. Prevention	0.040		0.037	
4. TOTAL OVERHEAD EXPENSES	<u>0.423</u>	0.423	18%	<u>0.449</u>
				0.449
				19%
C. UNFUNDED LIABILITY		0.728	30%	0.691
				29%
D. (GAIN)/LOSS		<u>0.226</u>	<u>9%</u>	<u>0.193</u>
				<u>8%</u>
E. TOTAL PREMIUM RATE (A+B+C+D)		<u><u>2.40</u></u>	<u><u>100%</u></u>	<u><u>2.40</u></u>
				<u><u>100%</u></u>

2009 PREMIUM RATE COMPONENTS

RATE GROUP 358: FOUNDRIES

(CLASS D: MANUFACTURING)

Component	2009 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2009 Premium Rate	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	1.765		1.813	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.429)		(0.367)	
b. plus Transfer Charge	0.456		0.391	
3. NET NEW CLAIMS COST	<u>1.792</u>	1.792 44%	<u>1.837</u>	1.837 46%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.392		0.426	
2. Legislative Obligations	0.135		0.134	
3. Prevention	0.056		0.051	
4. TOTAL OVERHEAD EXPENSES	<u>0.583</u>	0.583 14%	<u>0.612</u>	0.612 15%
C. UNFUNDED LIABILITY		1.279 32%		1.191 30%
D. (GAIN)/LOSS		<u>0.397</u> <u>10%</u>		<u>0.332</u> <u>8%</u>
E. TOTAL PREMIUM RATE (A+B+C+D)		<u><u>4.05</u></u> <u><u>100%</u></u>		<u><u>3.97</u></u> <u><u>100%</u></u>

2009 PREMIUM RATE COMPONENTS

RATE GROUP 361: NON-FERROUS METAL INDUSTRIES*

(CLASS D: MANUFACTURING)

Component	2009 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2009 Premium Rate	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	1.308		1.323	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.377)		(0.318)	
b. plus Transfer Charge	0.338		0.286	
3. NET NEW CLAIMS COST	1.269	43%	1.291	45%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.319		0.346	
2. Legislative Obligations	0.110		0.107	
3. Prevention	0.045		0.041	
4. TOTAL OVERHEAD EXPENSES	0.474	16%	0.496	17%
C. UNFUNDED LIABILITY		31%		29%
D. (GAIN)/LOSS	0.281	10%	0.233	8%
E. TOTAL PREMIUM RATE (A+B+C+D)	<u>2.93</u>	<u>100%</u>	<u>2.86</u>	<u>100%</u>

2009 PREMIUM RATE COMPONENTS

RATE GROUP 374: DOORS AND WINDOWS

(CLASS D: MANUFACTURING)

Component	2009 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2009 Premium Rate	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	1.395		1.494	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.262)		(0.234)	
b. plus Transfer Charge	0.360		0.323	
3. NET NEW CLAIMS COST	<u>1.493</u>	1.493 44%	<u>1.583</u>	1.583 46%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.350		0.390	
2. Legislative Obligations	0.120		0.122	
3. Prevention	0.050		0.046	
4. TOTAL OVERHEAD EXPENSES	<u>0.520</u>	0.520 15%	<u>0.558</u>	0.558 16%
C. UNFUNDED LIABILITY		1.065 31%		1.026 30%
D. (GAIN)/LOSS		<u>0.330</u> 10%		<u>0.286</u> 8%
E. TOTAL PREMIUM RATE (A+B+C+D)		<u><u>3.41</u></u> 100%		<u><u>3.45</u></u> 100%

2009 PREMIUM RATE COMPONENTS

RATE GROUP 375: STRUCTURAL AND ARCHITECTURAL PRODUCTS

(CLASS D: MANUFACTURING)

Component	2009 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2009 Premium Rate	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	1.956		2.054	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.454)		(0.398)	
b. plus Transfer Charge	0.505		0.443	
3. NET NEW CLAIMS COST	<u>2.007</u>	2.007	45%	<u>2.100</u>
				2.100
				47%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.422		0.465	
2. Legislative Obligations	0.145		0.146	
3. Prevention	0.060		0.056	
4. TOTAL OVERHEAD EXPENSES	<u>0.627</u>	0.627	14%	<u>0.667</u>
				0.667
				15%
C. UNFUNDED LIABILITY				
		1.432	32%	1.361
				30%
D. (GAIN)/LOSS				
		<u>0.444</u>	<u>10%</u>	<u>0.379</u>
				<u>8%</u>
E. TOTAL PREMIUM RATE (A+B+C+D)				
		<u><u>4.51</u></u>	<u><u>100%</u></u>	<u><u>4.51</u></u>
				<u><u>100%</u></u>

2009 PREMIUM RATE COMPONENTS

RATE GROUP 377: COATING OF METAL PRODUCTS

(CLASS D: MANUFACTURING)

Component	2009 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2009 Premium Rate	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	1.747		1.869	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.424)		(0.378)	
b. plus Transfer Charge	0.451		0.403	
3. NET NEW CLAIMS COST	<u>1.775</u>	1.775 44%	<u>1.895</u>	1.895 46%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.389		0.435	
2. Legislative Obligations	0.134		0.137	
3. Prevention	0.056		0.052	
4. TOTAL OVERHEAD EXPENSES	<u>0.579</u>	0.579 14%	<u>0.624</u>	0.624 15%
C. UNFUNDED LIABILITY		1.266 32%		1.228 30%
D. (GAIN)/LOSS		<u>0.393</u> 10%		<u>0.342</u> 8%
E. TOTAL PREMIUM RATE (A+B+C+D)		<u><u>4.01</u></u> 100%		<u><u>4.09</u></u> 100%

2009 PREMIUM RATE COMPONENTS

RATE GROUP 379: HARDWARE, TOOLS AND CUTLERY

(CLASS D: MANUFACTURING)

Component	2009 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2009 Premium Rate	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	1.094		1.172	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.249)		(0.222)	
b. plus Transfer Charge	0.283		0.253	
3. NET NEW CLAIMS COST	<u>1.128</u>	1.128 43%	<u>1.203</u>	1.203 45%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.300		0.335	
2. Legislative Obligations	0.103		0.102	
3. Prevention	0.042		0.039	
4. TOTAL OVERHEAD EXPENSES	<u>0.445</u>	0.445 17%	<u>0.478</u>	0.478 18%
C. UNFUNDED LIABILITY		0.805 31%		0.780 29%
D. (GAIN)/LOSS		<u>0.250</u> <u>10%</u>		<u>0.217</u> <u>8%</u>
E. TOTAL PREMIUM RATE (A+B+C+D)		<u><u>2.63</u></u> <u>100%</u>		<u><u>2.68</u></u> <u>100%</u>

2009 PREMIUM RATE COMPONENTS

RATE GROUP 382: METAL DIES, MOULDS AND PATTERNS

(CLASS D: MANUFACTURING)

Component	2009 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2009 Premium Rate	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	0.734		0.755	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.163)		(0.140)	
b. plus Transfer Charge	<u>0.190</u>		<u>0.163</u>	
3. NET NEW CLAIMS COST	0.761	0.761 41%	0.779	0.779 43%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.249		0.272	
2. Legislative Obligations	0.085		0.085	
3. Prevention	<u>0.034</u>		<u>0.032</u>	
4. TOTAL OVERHEAD EXPENSES	0.368	0.368 20%	0.389	0.389 21%
C. UNFUNDED LIABILITY		0.543 30%		0.505 28%
D. (GAIN)/LOSS		<u>0.168</u> 9%		<u>0.141</u> 8%
E. TOTAL PREMIUM RATE (A+B+C+D)		<u><u>1.84</u></u> 100%		<u><u>1.81</u></u> 100%

2009 PREMIUM RATE COMPONENTS

RATE GROUP 383: HEATING, REFRIGERATION AND AIR CONDITIONING EQUIPMENT

(CLASS D: MANUFACTURING)

Component	2009 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2009 Premium Rate	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	1.070		1.172	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.214)		(0.195)	
b. plus Transfer Charge	0.277		0.253	
3. NET NEW CLAIMS COST	<u>1.133</u>	1.133 43%	<u>1.230</u>	1.230 45%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.300		0.337	
2. Legislative Obligations	0.103		0.106	
3. Prevention	0.042		0.040	
4. TOTAL OVERHEAD EXPENSES	<u>0.445</u>	0.445 17%	<u>0.484</u>	0.484 18%
C. UNFUNDED LIABILITY		0.808 31%		0.797 29%
D. (GAIN)/LOSS		<u>0.251</u> 10%		<u>0.222</u> 8%
E. TOTAL PREMIUM RATE (A+B+C+D)		<u><u>2.64</u></u> 100%		<u><u>2.73</u></u> 100%

2009 PREMIUM RATE COMPONENTS

RATE GROUP 385: MACHINE SHOPS

(CLASS D: MANUFACTURING)

Component	2009 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2009 Premium Rate	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	1.001		1.081	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.189)		(0.171)	
b. plus Transfer Charge	0.259		0.233	
3. NET NEW CLAIMS COST	1.070	1.070	1.145	1.145
		43%		45%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.292		0.326	
2. Legislative Obligations	0.100		0.100	
3. Prevention	0.041		0.038	
4. TOTAL OVERHEAD EXPENSES	0.433	0.433	0.465	0.465
		17%		18%
C. UNFUNDED LIABILITY		0.763		0.742
		31%		29%
D. (GAIN)/LOSS		0.237		0.207
		9%		8%
E. TOTAL PREMIUM RATE (A+B+C+D)	<u>2.50</u>	<u>100%</u>	<u>2.56</u>	<u>100%</u>

2009 PREMIUM RATE COMPONENTS

RATE GROUP 387: OTHER METAL FABRICATING INDUSTRIES

(CLASS D: MANUFACTURING)

Component	2009 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2009 Premium Rate	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	1.486		1.581	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.325)		(0.289)	
b. plus Transfer Charge	<u>0.384</u>		<u>0.341</u>	
3. NET NEW CLAIMS COST	1.544	1.544 44%	1.634	1.634 46%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.358		0.397	
2. Legislative Obligations	0.123		0.124	
3. Prevention	<u>0.051</u>		<u>0.047</u>	
4. TOTAL OVERHEAD EXPENSES	0.532	0.532 15%	0.569	0.569 16%
C. UNFUNDED LIABILITY		1.102 31%		1.059 30%
D. (GAIN)/LOSS		<u>0.342</u> <u>10%</u>		<u>0.295</u> <u>8%</u>
E. TOTAL PREMIUM RATE (A+B+C+D)		<u><u>3.52</u></u> <u><u>100%</u></u>		<u><u>3.56</u></u> <u><u>100%</u></u>

2009 PREMIUM RATE COMPONENTS

RATE GROUP 389: METAL CLOSURES AND CONTAINERS

(CLASS D: MANUFACTURING)

Component	2009 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2009 Premium Rate	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	0.997		1.029	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.211)		(0.182)	
b. plus Transfer Charge	0.258		0.222	
3. NET NEW CLAIMS COST	<u>1.043</u>	1.043 43%	<u>1.070</u>	1.070 44%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.288		0.315	
2. Legislative Obligations	0.099		0.098	
3. Prevention	0.040		0.037	
4. TOTAL OVERHEAD EXPENSES	<u>0.427</u>	0.427 17%	<u>0.450</u>	0.450 19%
C. UNFUNDED LIABILITY		0.744 30%		0.693 29%
D. (GAIN)/LOSS		<u>0.231</u> 9%		<u>0.193</u> 8%
E. TOTAL PREMIUM RATE (A+B+C+D)		<u><u>2.45</u></u> 100%		<u><u>2.41</u></u> 100%

2009 PREMIUM RATE COMPONENTS

RATE GROUP 390: OTHER STAMPED AND PRESSED METAL PRODUCTS*

(CLASS D: MANUFACTURING)

Component	2009 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2009 Premium Rate	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	1.308		1.323	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.377)		(0.318)	
b. plus Transfer Charge	<u>0.338</u>		<u>0.286</u>	
3. NET NEW CLAIMS COST	1.269	43%	1.291	45%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.319		0.346	
2. Legislative Obligations	0.110		0.107	
3. Prevention	<u>0.045</u>		<u>0.041</u>	
4. TOTAL OVERHEAD EXPENSES	0.474	16%	0.496	17%
C. UNFUNDED LIABILITY		31%		29%
D. (GAIN)/LOSS	<u>0.281</u>	<u>10%</u>	<u>0.233</u>	<u>8%</u>
E. TOTAL PREMIUM RATE (A+B+C+D)	<u><u>2.93</u></u>	<u><u>100%</u></u>	<u><u>2.86</u></u>	<u><u>100%</u></u>

2009 PREMIUM RATE COMPONENTS

RATE GROUP 393: WIRE PRODUCTS

(CLASS D: MANUFACTURING)

Component	2009 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2009 Premium Rate	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	1.386		1.459	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.441)		(0.387)	
b. plus Transfer Charge	<u>0.358</u>		<u>0.315</u>	
3. NET NEW CLAIMS COST	1.303	1.303 43%	<u>1.387</u>	1.387 45%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.324		0.361	
2. Legislative Obligations	0.111		0.111	
3. Prevention	<u>0.046</u>		<u>0.043</u>	
4. TOTAL OVERHEAD EXPENSES	0.481	0.481 16%	<u>0.517</u>	0.517 17%
C. UNFUNDED LIABILITY		0.930 31%		0.899 29%
D. (GAIN)/LOSS		<u>0.288</u> <u>10%</u>		<u>0.250</u> <u>8%</u>
E. TOTAL PREMIUM RATE (A+B+C+D)		<u><u>3.00</u></u> <u><u>100%</u></u>		<u><u>3.05</u></u> <u><u>100%</u></u>

2009 PREMIUM RATE COMPONENTS

RATE GROUP 402: MAJOR APPLIANCES AND TRANSMISSION EQUIPMENT

(CLASS D: MANUFACTURING)

Component	2009 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2009 Premium Rate	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	0.904		0.929	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.298)		(0.255)	
b. plus Transfer Charge	0.234		0.200	
3. NET NEW CLAIMS COST	0.839	0.839	0.874	0.874
		42%		43%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.260		0.286	
2. Legislative Obligations	0.089		0.088	
3. Prevention	0.036		0.033	
4. TOTAL OVERHEAD EXPENSES	0.385	0.385	0.408	0.408
		19%		20%
C. UNFUNDED LIABILITY				
		0.599		0.567
		30%		28%
D. (GAIN)/LOSS				
		0.186		0.158
		9%		8%
E. TOTAL PREMIUM RATE (A+B+C+D)				
	<u>2.01</u>	<u>100%</u>	<u>2.01</u>	<u>100%</u>

2009 PREMIUM RATE COMPONENTS

RATE GROUP 403: OTHER MACHINERY AND EQUIPMENT

(CLASS D: MANUFACTURING)

Component	2009 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2009 Premium Rate	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	0.622		0.645	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.142)		(0.123)	
b. plus Transfer Charge	<u>0.161</u>		<u>0.139</u>	
3. NET NEW CLAIMS COST	0.640	0.640	0.662	0.662
		41%		42%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.232		0.255	
2. Legislative Obligations	0.079		0.079	
3. Prevention	<u>0.032</u>		<u>0.030</u>	
4. TOTAL OVERHEAD EXPENSES	0.343	0.343	0.364	0.364
		22%		23%
C. UNFUNDED LIABILITY		0.457		0.429
		29%		27%
D. (GAIN)/LOSS		<u>0.142</u>		<u>0.120</u>
		9%		8%
E. TOTAL PREMIUM RATE (A+B+C+D)		<u><u>1.58</u></u>		<u><u>1.58</u></u>
		100%		100%

2009 PREMIUM RATE COMPONENTS

RATE GROUP 406: ELEVATORS AND ESCALATORS

(CLASS D: MANUFACTURING)

Component	2009 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2009 Premium Rate	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	1.173		1.260	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.365)		(0.334)	
b. plus Transfer Charge	0.303		0.272	
3. NET NEW CLAIMS COST	<u>1.111</u>	1.111 43%	<u>1.199</u>	1.199 45%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.297		0.334	
2. Legislative Obligations	0.102		0.102	
3. Prevention	0.042		0.039	
4. TOTAL OVERHEAD EXPENSES	<u>0.441</u>	0.441 17%	<u>0.477</u>	0.477 18%
C. UNFUNDED LIABILITY		0.793 31%		0.777 29%
D. (GAIN)/LOSS		<u>0.246</u> 9%		<u>0.216</u> 8%
E. TOTAL PREMIUM RATE (A+B+C+D)		<u><u>2.59</u></u> 100%		<u><u>2.67</u></u> 100%

2009 PREMIUM RATE COMPONENTS

RATE GROUP 408: BOILERS, PUMPS AND FANS

(CLASS D: MANUFACTURING)

Component	2009 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2009 Premium Rate	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate		
A. NEW CLAIMS COST						
1. GROSS NEW CLAIMS COST	1.042		1.051			
2. Second Injury Enhancement Fund (SIEF)						
a. minus Relief	(0.312)		(0.275)			
b. plus Transfer Charge	0.269		0.227			
3. NET NEW CLAIMS COST	0.999	0.999	43%	1.004	1.004	44%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.282		0.305			
2. Legislative Obligations	0.097		0.095			
3. Prevention	0.039		0.036			
4. TOTAL OVERHEAD EXPENSES	0.418	0.418	18%	0.436	0.436	19%
C. UNFUNDED LIABILITY		0.713	30%		0.651	29%
D. (GAIN)/LOSS		0.221	9%		0.181	8%
E. TOTAL PREMIUM RATE (A+B+C+D)		2.35	100%		2.27	100%

2009 PREMIUM RATE COMPONENTS

RATE GROUP 411: AGRICULTURAL, CONSTRUCTION AND MINING MACHINERY

(CLASS D: MANUFACTURING)

Component	2009 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2009 Premium Rate	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	1.166		1.236	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.338)		(0.298)	
b. plus Transfer Charge	<u>0.301</u>		<u>0.267</u>	
3. NET NEW CLAIMS COST	1.129	1.129	1.205	1.205
		43%		45%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.300		0.335	
2. Legislative Obligations	0.103		0.102	
3. Prevention	<u>0.042</u>		<u>0.039</u>	
4. TOTAL OVERHEAD EXPENSES	0.445	0.445	0.478	0.478
		17%		18%
C. UNFUNDED LIABILITY		0.806		0.781
		31%		29%
D. (GAIN)/LOSS		<u>0.250</u>		<u>0.218</u>
		10%		8%
E. TOTAL PREMIUM RATE (A+B+C+D)		<u><u>2.63</u></u>		<u><u>2.68</u></u>
		100%		100%

2009 PREMIUM RATE COMPONENTS

RATE GROUP 417: AIRCRAFT MANUFACTURING

(CLASS D: MANUFACTURING)

Component	2009 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2009 Premium Rate	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	0.647		0.670	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.253)		(0.219)	
b. plus Transfer Charge	<u>0.167</u>		<u>0.145</u>	
3. NET NEW CLAIMS COST	0.561	0.561 40%	0.597	0.597 41%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.221		0.246	
2. Legislative Obligations	0.076		0.075	
3. Prevention	<u>0.030</u>		<u>0.028</u>	
4. TOTAL OVERHEAD EXPENSES	0.327	0.327 23%	0.350	0.350 24%
C. UNFUNDED LIABILITY		0.400 28%		0.387 27%
D. (GAIN)/LOSS		<u>0.124</u> 9%		<u>0.108</u> 8%
E. TOTAL PREMIUM RATE (A+B+C+D)		<u><u>1.41</u></u> 100%		<u><u>1.44</u></u> 100%

2009 PREMIUM RATE COMPONENTS

RATE GROUP 419: MOTOR VEHICLE ASSEMBLY*

(CLASS D: MANUFACTURING)

Component	2009 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2009 Premium Rate	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	1.308		1.323	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.377)		(0.318)	
b. plus Transfer Charge	<u>0.338</u>		<u>0.286</u>	
3. NET NEW CLAIMS COST	1.269	1.269	1.291	1.291
		43%		45%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.319		0.346	
2. Legislative Obligations	0.110		0.107	
3. Prevention	<u>0.045</u>		<u>0.041</u>	
4. TOTAL OVERHEAD EXPENSES	0.474	0.474	0.496	0.496
		16%		17%
C. UNFUNDED LIABILITY		0.905		0.837
		31%		29%
D. (GAIN)/LOSS		<u>0.281</u>		<u>0.233</u>
		10%		8%
E. TOTAL PREMIUM RATE (A+B+C+D)		<u><u>2.93</u></u>		<u><u>2.86</u></u>
		100%		100%

2009 PREMIUM RATE COMPONENTS

RATE GROUP 420: MOTOR VEHICLE ENGINE MANUFACTURING

(CLASS D: MANUFACTURING)

Component	2009 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2009 Premium Rate	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	0.698		0.698	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.224)		(0.187)	
b. plus Transfer Charge	<u>0.180</u>		<u>0.151</u>	
3. NET NEW CLAIMS COST	0.654	0.654	0.662	0.662
		41%		42%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.234		0.255	
2. Legislative Obligations	0.080		0.079	
3. Prevention	<u>0.032</u>		<u>0.030</u>	
4. TOTAL OVERHEAD EXPENSES	0.346	0.346	0.364	0.364
		21%		23%
C. UNFUNDED LIABILITY		0.466		0.429
				27%
D. (GAIN)/LOSS		<u>0.145</u>		<u>0.120</u>
		9%		8%
E. TOTAL PREMIUM RATE (A+B+C+D)		<u><u>1.61</u></u>		<u><u>1.58</u></u>
		100%		100%

2009 PREMIUM RATE COMPONENTS

RATE GROUP 421: OTHER MOTOR VEHICLE PARTS AND EQUIPMENT*

(CLASS D: MANUFACTURING)

Component	2009 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2009 Premium Rate	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	1.308		1.323	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.377)		(0.318)	
b. plus Transfer Charge	<u>0.338</u>		<u>0.286</u>	
3. NET NEW CLAIMS COST	1.269	43%	1.291	45%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.319		0.346	
2. Legislative Obligations	0.110		0.107	
3. Prevention	<u>0.045</u>		<u>0.041</u>	
4. TOTAL OVERHEAD EXPENSES	0.474	16%	0.496	17%
C. UNFUNDED LIABILITY		31%		29%
			0.905	0.837
D. (GAIN)/LOSS		10%		8%
	<u>0.281</u>		<u>0.233</u>	
E. TOTAL PREMIUM RATE (A+B+C+D)	<u><u>2.93</u></u>	<u>100%</u>	<u><u>2.86</u></u>	<u>100%</u>

2009 PREMIUM RATE COMPONENTS

RATE GROUP 424: MOTOR VEHICLE STAMPINGS*

(CLASS D: MANUFACTURING)

Component	2009 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2009 Premium Rate	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	1.308		1.323	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.377)		(0.318)	
b. plus Transfer Charge	<u>0.338</u>		<u>0.286</u>	
3. NET NEW CLAIMS COST	1.269	43%	1.291	45%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.319		0.346	
2. Legislative Obligations	0.110		0.107	
3. Prevention	<u>0.045</u>		<u>0.041</u>	
4. TOTAL OVERHEAD EXPENSES	0.474	16%	0.496	17%
C. UNFUNDED LIABILITY	0.905	31%	0.837	29%
D. (GAIN)/LOSS	<u>0.281</u>	<u>10%</u>	<u>0.233</u>	<u>8%</u>
E. TOTAL PREMIUM RATE (A+B+C+D)	<u><u>2.93</u></u>	<u><u>100%</u></u>	<u><u>2.86</u></u>	<u><u>100%</u></u>

2009 PREMIUM RATE COMPONENTS

RATE GROUP 425: MOTOR VEHICLE WHEELS AND BRAKES*

(CLASS D: MANUFACTURING)

Component	2009 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2009 Premium Rate	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	1.308		1.323	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.377)		(0.318)	
b. plus Transfer Charge	<u>0.338</u>		<u>0.286</u>	
3. NET NEW CLAIMS COST	1.269	1.269 43%	1.291	1.291 45%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.319		0.346	
2. Legislative Obligations	0.110		0.107	
3. Prevention	<u>0.045</u>		<u>0.041</u>	
4. TOTAL OVERHEAD EXPENSES	0.474	0.474 16%	0.496	0.496 17%
C. UNFUNDED LIABILITY		0.905 31%		0.837 29%
D. (GAIN)/LOSS		<u>0.281</u> <u>10%</u>		<u>0.233</u> <u>8%</u>
E. TOTAL PREMIUM RATE (A+B+C+D)		<u><u>2.93</u></u> <u><u>100%</u></u>		<u><u>2.86</u></u> <u><u>100%</u></u>

2009 PREMIUM RATE COMPONENTS

RATE GROUP 428: MOTOR VEHICLE FABRIC ACCESSORIES

(CLASS D: MANUFACTURING)

Component	2009 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2009 Premium Rate	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	1.551		1.553	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.497)		(0.415)	
b. plus Transfer Charge	<u>0.401</u>		<u>0.335</u>	
3. NET NEW CLAIMS COST	1.455	44%	1.474	46%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.345		0.374	
2. Legislative Obligations	0.119		0.115	
3. Prevention	<u>0.049</u>		<u>0.044</u>	
4. TOTAL OVERHEAD EXPENSES	0.513	15%	0.535	17%
C. UNFUNDED LIABILITY		31%		30%
		1.038		0.955
D. (GAIN)/LOSS		<u>0.322</u>		<u>0.266</u>
		10%		8%
E. TOTAL PREMIUM RATE (A+B+C+D)		<u><u>3.33</u></u>		<u><u>3.23</u></u>
		100%		100%

2009 PREMIUM RATE COMPONENTS

RATE GROUP 432: TRUCKS, BUSES AND TRAILERS

(CLASS D: MANUFACTURING)

Component	2009 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2009 Premium Rate	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	1.935		2.034	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.566)		(0.496)	
b. plus Transfer Charge	0.500		0.439	
3. NET NEW CLAIMS COST	<u>1.868</u>	1.868 44%	<u>1.977</u>	1.977 46%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.402		0.448	
2. Legislative Obligations	0.139		0.139	
3. Prevention	0.057		0.053	
4. TOTAL OVERHEAD EXPENSES	<u>0.598</u>	0.598 14%	<u>0.641</u>	0.641 15%
C. UNFUNDED LIABILITY		1.333 32%		1.281 30%
D. (GAIN)/LOSS		<u>0.414</u> <u>10%</u>		<u>0.357</u> <u>8%</u>
E. TOTAL PREMIUM RATE (A+B+C+D)		<u><u>4.21</u></u> <u><u>100%</u></u>		<u><u>4.26</u></u> <u><u>100%</u></u>

2009 PREMIUM RATE COMPONENTS

RATE GROUP 442: RAILROAD ROLLING STOCK

(CLASS D: MANUFACTURING)

Component	2009 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2009 Premium Rate	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	1.177		1.179	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.366)		(0.319)	
b. plus Transfer Charge	0.304		0.255	
3. NET NEW CLAIMS COST	<u>1.114</u>	1.114 43%	<u>1.115</u>	1.115 45%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.298		0.322	
2. Legislative Obligations	0.102		0.099	
3. Prevention	0.042		0.038	
4. TOTAL OVERHEAD EXPENSES	<u>0.442</u>	0.442 17%	<u>0.460</u>	0.460 18%
C. UNFUNDED LIABILITY		0.795 31%		0.723 29%
D. (GAIN)/LOSS		<u>0.247</u> 10%		<u>0.201</u> 8%
E. TOTAL PREMIUM RATE (A+B+C+D)		<u><u>2.60</u></u> 100%		<u><u>2.50</u></u> 100%

2009 PREMIUM RATE COMPONENTS

RATE GROUP 460: LIGHTING AND SMALL ELECTRICAL APPLIANCES

(CLASS D: MANUFACTURING)

Component	2009 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2009 Premium Rate	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	1.116		1.160	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.317)		(0.275)	
b. plus Transfer Charge	0.288		0.250	
3. NET NEW CLAIMS COST	<u>1.087</u>	1.087	43%	<u>1.137</u>
				1.137
				45%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.294		0.325	
2. Legislative Obligations	0.101		0.100	
3. Prevention	0.041		0.038	
4. TOTAL OVERHEAD EXPENSES	<u>0.436</u>	0.436	17%	<u>0.464</u>
				0.464
				18%
C. UNFUNDED LIABILITY		0.776	31%	0.737
				29%
D. (GAIN)/LOSS		<u>0.241</u>	<u>9%</u>	<u>0.205</u>
				<u>8%</u>
E. TOTAL PREMIUM RATE (A+B+C+D)		<u><u>2.54</u></u>	<u><u>100%</u></u>	<u><u>2.54</u></u>
				<u><u>100%</u></u>

2009 PREMIUM RATE COMPONENTS

RATE GROUP 466: COMMUNICATION AND ENERGY WIRE PRODUCTS

(CLASS D: MANUFACTURING)

Component	2009 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2009 Premium Rate	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	0.896		0.936	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.214)		(0.186)	
b. plus Transfer Charge	0.231		0.202	
3. NET NEW CLAIMS COST	<u>0.914</u>	0.914 42%	<u>0.952</u>	0.952 44%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.270		0.297	
2. Legislative Obligations	0.093		0.093	
3. Prevention	0.038		0.035	
4. TOTAL OVERHEAD EXPENSES	<u>0.401</u>	0.401 18%	<u>0.425</u>	0.425 20%
C. UNFUNDED LIABILITY		0.652 30%		0.617 28%
D. (GAIN)/LOSS		<u>0.202</u> 9%		<u>0.172</u> 8%
E. TOTAL PREMIUM RATE (A+B+C+D)		<u><u>2.17</u></u> 100%		<u><u>2.17</u></u> 100%

2009 PREMIUM RATE COMPONENTS

RATE GROUP 468: ELECTRONIC EQUIPMENT & OTHER COMMUNICATION DEVICES

(CLASS D: MANUFACTURING)

Component	2009 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2009 Premium Rate	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	0.145		0.145	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.036)		(0.029)	
b. plus Transfer Charge	0.037		0.031	
3. NET NEW CLAIMS COST	<u>0.146</u>	0.146 37%	<u>0.147</u>	0.147 40%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.066		0.065	
2. Legislative Obligations	0.022		0.020	
3. Prevention	0.022		0.020	
4. TOTAL OVERHEAD EXPENSES	<u>0.110</u>	0.110 28%	<u>0.105</u>	0.105 28%
C. UNFUNDED LIABILITY		0.104 27%		0.095 26%
D. (GAIN)/LOSS		<u>0.032</u> 8%		<u>0.027</u> 7%
E. TOTAL PREMIUM RATE (A+B+C+D)		<u><u>0.39</u></u> 100%		<u><u>0.37</u></u> 100%

2009 PREMIUM RATE COMPONENTS

RATE GROUP 477: INDUSTRIAL ELECTRICAL EQUIPMENT

(CLASS D: MANUFACTURING)

Component	2009 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2009 Premium Rate	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	0.597		0.637	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.155)		(0.145)	
b. plus Transfer Charge	<u>0.154</u>		<u>0.137</u>	
3. NET NEW CLAIMS COST	0.596	0.596	0.630	0.630
		40%		42%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.226		0.250	
2. Legislative Obligations	0.077		0.078	
3. Prevention	<u>0.031</u>		<u>0.029</u>	
4. TOTAL OVERHEAD EXPENSES	0.334	0.334	0.357	0.357
		22%		24%
C. UNFUNDED LIABILITY				
		0.425		0.408
		29%		27%
D. (GAIN)/LOSS				
		<u>0.132</u>		<u>0.114</u>
		9%		8%
E. TOTAL PREMIUM RATE (A+B+C+D)				
		<u><u>1.49</u></u>		<u><u>1.51</u></u>
		100%		100%

2009 PREMIUM RATE COMPONENTS

RATE GROUP 485: BRICKS, CERAMICS AND ABRASIVES

(CLASS D: MANUFACTURING)

Component	2009 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2009 Premium Rate	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	2.000		2.132	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.589)		(0.574)	
b. plus Transfer Charge	0.517		0.460	
3. NET NEW CLAIMS COST	<u>1.927</u>	1.927 44%	<u>2.019</u>	2.019 47%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.411		0.454	
2. Legislative Obligations	0.141		0.141	
3. Prevention	0.059		0.054	
4. TOTAL OVERHEAD EXPENSES	<u>0.611</u>	0.611 14%	<u>0.650</u>	0.650 15%
C. UNFUNDED LIABILITY		1.375 32%		1.308 30%
D. (GAIN)/LOSS		<u>0.426</u> 10%		<u>0.364</u> 8%
E. TOTAL PREMIUM RATE (A+B+C+D)		<u><u>4.34</u></u> 100%		<u><u>4.34</u></u> 100%

2009 PREMIUM RATE COMPONENTS

RATE GROUP 496: CONCRETE PRODUCTS

(CLASS D: MANUFACTURING)

Component	2009 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2009 Premium Rate	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	2.366		2.527	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.654)		(0.582)	
b. plus Transfer Charge	<u>0.611</u>		<u>0.546</u>	
3. NET NEW CLAIMS COST	2.323	2.323	2.491	2.491
		45%		47%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.465		0.522	
2. Legislative Obligations	0.160		0.164	
3. Prevention	<u>0.067</u>		<u>0.063</u>	
4. TOTAL OVERHEAD EXPENSES	0.692	0.692	0.750	0.750
		13%		14%
C. UNFUNDED LIABILITY		1.657		1.614
		32%		30%
D. (GAIN)/LOSS		<u>0.514</u>		<u>0.449</u>
		10%		8%
E. TOTAL PREMIUM RATE (A+B+C+D)	<u><u>5.19</u></u>	<u>100%</u>	<u><u>5.30</u></u>	<u>100%</u>

2009 PREMIUM RATE COMPONENTS

RATE GROUP 497: READY-MIX CONCRETE

(CLASS D: MANUFACTURING)

Component	2009 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2009 Premium Rate	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	1.693		1.796	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.583)		(0.532)	
b. plus Transfer Charge	<u>0.438</u>		<u>0.388</u>	
3. NET NEW CLAIMS COST	1.548	1.548 44%	1.651	1.651 46%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.358		0.400	
2. Legislative Obligations	0.123		0.124	
3. Prevention	<u>0.042</u>		<u>0.043</u>	
4. TOTAL OVERHEAD EXPENSES	0.523	0.523 15%	0.568	0.568 16%
C. UNFUNDED LIABILITY		1.105 31%		1.070 30%
D. (GAIN)/LOSS		<u>0.343</u> <u>10%</u>		<u>0.298</u> <u>8%</u>
E. TOTAL PREMIUM RATE (A+B+C+D)		<u><u>3.52</u></u> <u><u>100%</u></u>		<u><u>3.59</u></u> <u><u>100%</u></u>

2009 PREMIUM RATE COMPONENTS

RATE GROUP 501: NON-METALLIC MINERAL PRODUCTS

(CLASS D: MANUFACTURING)

Component	2009 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2009 Premium Rate	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	1.162		1.215	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.286)		(0.249)	
b. plus Transfer Charge	0.300		0.262	
3. NET NEW CLAIMS COST	<u>1.176</u>	1.176 43%	<u>1.229</u>	1.229 45%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.306		0.337	
2. Legislative Obligations	0.105		0.106	
3. Prevention	0.043		0.040	
4. TOTAL OVERHEAD EXPENSES	<u>0.454</u>	0.454 17%	<u>0.483</u>	0.483 18%
C. UNFUNDED LIABILITY		0.839 31%		0.796 29%
D. (GAIN)/LOSS		<u>0.260</u> 10%		<u>0.222</u> 8%
E. TOTAL PREMIUM RATE (A+B+C+D)		<u><u>2.73</u></u> 100%		<u><u>2.73</u></u> 100%

2009 PREMIUM RATE COMPONENTS

RATE GROUP 502: GLASS PRODUCTS

(CLASS D: MANUFACTURING)

Component	2009 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2009 Premium Rate	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	1.190		1.265	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.458)		(0.453)	
b. plus Transfer Charge	0.307		0.273	
3. NET NEW CLAIMS COST	<u>1.040</u>	1.040	43%	<u>1.086</u>
				1.086
				45%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.288		0.317	
2. Legislative Obligations	0.099		0.098	
3. Prevention	0.040		0.037	
4. TOTAL OVERHEAD EXPENSES	<u>0.427</u>	0.427	18%	<u>0.453</u>
				0.453
				19%
C. UNFUNDED LIABILITY				
		0.742	30%	0.704
				29%
D. (GAIN)/LOSS				
		<u>0.230</u>	<u>9%</u>	<u>0.196</u>
				<u>8%</u>
E. TOTAL PREMIUM RATE (A+B+C+D)				
	<u><u>2.44</u></u>	<u>100%</u>		<u><u>2.44</u></u>
				<u>100%</u>

2009 PREMIUM RATE COMPONENTS

RATE GROUP 507: PETROLEUM AND COAL PRODUCTS

(CLASS D: MANUFACTURING)

Component	2009 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2009 Premium Rate	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	0.337		0.325	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.044)		(0.035)	
b. plus Transfer Charge	<u>0.087</u>		<u>0.070</u>	
3. NET NEW CLAIMS COST	0.380	0.380	0.360	0.360
		38%		40%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.170		0.159	
2. Legislative Obligations	0.058		0.049	
3. Prevention	<u>0.027</u>		<u>0.024</u>	
4. TOTAL OVERHEAD EXPENSES	0.255	0.255	0.233	0.233
		26%		26%
C. UNFUNDED LIABILITY		0.271		0.234
		27%		26%
D. (GAIN)/LOSS		<u>0.084</u>		<u>0.065</u>
		8%		7%
E. TOTAL PREMIUM RATE (A+B+C+D)		<u><u>0.99</u></u>		<u><u>0.89</u></u>
		<u>100%</u>		<u>100%</u>

2009 PREMIUM RATE COMPONENTS

RATE GROUP 512: RESINS, PAINT, INK AND ADHESIVES

(CLASS D: MANUFACTURING)

Component	2009 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2009 Premium Rate	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	0.605		0.631	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.130)		(0.115)	
b. plus Transfer Charge	<u>0.156</u>		<u>0.136</u>	
3. NET NEW CLAIMS COST	0.631	0.631 40%	0.653	0.653 42%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.231		0.253	
2. Legislative Obligations	0.079		0.079	
3. Prevention	<u>0.032</u>		<u>0.029</u>	
4. TOTAL OVERHEAD EXPENSES	0.342	0.342 22%	0.362	0.362 23%
C. UNFUNDED LIABILITY		0.450 29%		0.423 27%
D. (GAIN)/LOSS		<u>0.140</u> 9%		<u>0.118</u> 8%
E. TOTAL PREMIUM RATE (A+B+C+D)		<u><u>1.56</u></u> 100%		<u><u>1.56</u></u> 100%

2009 PREMIUM RATE COMPONENTS

RATE GROUP 514: PHARMACEUTICALS AND MEDICINES

(CLASS D: MANUFACTURING)

Component	2009 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2009 Premium Rate	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	0.259		0.248	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.046)		(0.037)	
b. plus Transfer Charge	<u>0.067</u>		<u>0.054</u>	
3. NET NEW CLAIMS COST	0.279	0.279	0.265	0.265
		38%		40%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.125		0.117	
2. Legislative Obligations	0.043		0.035	
3. Prevention	<u>0.024</u>		<u>0.022</u>	
4. TOTAL OVERHEAD EXPENSES	0.192	0.192	0.176	0.176
		26%		27%
C. UNFUNDED LIABILITY				
		0.199		0.172
				26%
D. (GAIN)/LOSS				
		<u>0.062</u>		<u>0.048</u>
		8%		7%
E. TOTAL PREMIUM RATE (A+B+C+D)				
	<u><u>0.73</u></u>	<u><u>100%</u></u>	<u><u>0.66</u></u>	<u><u>100%</u></u>

2009 PREMIUM RATE COMPONENTS

RATE GROUP 517: SOAP AND TOILETRIES

(CLASS D: MANUFACTURING)

Component	2009 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2009 Premium Rate	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	0.506		0.519	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.078)		(0.067)	
b. plus Transfer Charge	<u>0.131</u>		<u>0.112</u>	
3. NET NEW CLAIMS COST	0.558	0.558	0.564	0.564
		40%		41%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.221		0.240	
2. Legislative Obligations	0.075		0.074	
3. Prevention	<u>0.030</u>		<u>0.028</u>	
4. TOTAL OVERHEAD EXPENSES	0.326	0.326	0.343	0.343
		23%		25%
C. UNFUNDED LIABILITY		0.398		0.366
		28%		27%
D. (GAIN)/LOSS		<u>0.123</u>		<u>0.102</u>
		9%		7%
E. TOTAL PREMIUM RATE (A+B+C+D)		<u><u>1.41</u></u>		<u><u>1.38</u></u>
		100%		100%

2009 PREMIUM RATE COMPONENTS

RATE GROUP 524: CHEMICAL INDUSTRIES

(CLASS D: MANUFACTURING)

Component	2009 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2009 Premium Rate	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	0.673		0.726	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.110)		(0.136)	
b. plus Transfer Charge	<u>0.174</u>		<u>0.157</u>	
3. NET NEW CLAIMS COST	0.737	0.737	0.748	0.748
		41%		43%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.246		0.267	
2. Legislative Obligations	0.084		0.084	
3. Prevention	<u>0.034</u>		<u>0.031</u>	
4. TOTAL OVERHEAD EXPENSES	0.364	0.364	0.382	0.382
		20%		22%
C. UNFUNDED LIABILITY		0.526		0.485
		29%		28%
D. (GAIN)/LOSS		<u>0.163</u>		<u>0.135</u>
		9%		8%
E. TOTAL PREMIUM RATE (A+B+C+D)	<u><u>1.79</u></u>	<u>100%</u>	<u><u>1.75</u></u>	<u>100%</u>

2009 PREMIUM RATE COMPONENTS

RATE GROUP 529: JEWELRY AND INSTRUMENTS

(CLASS D: MANUFACTURING)

Component	2009 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2009 Premium Rate	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	0.361		0.386	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.079)		(0.081)	
b. plus Transfer Charge	0.093		0.083	
3. NET NEW CLAIMS COST	<u>0.375</u>	0.375 38%	<u>0.388</u>	0.388 40%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.168		0.173	
2. Legislative Obligations	0.057		0.052	
3. Prevention	0.026		0.025	
4. TOTAL OVERHEAD EXPENSES	<u>0.251</u>	0.251 26%	<u>0.250</u>	0.250 26%
C. UNFUNDED LIABILITY		0.268 27%		0.252 26%
D. (GAIN)/LOSS		<u>0.083</u> 8%		<u>0.070</u> 7%
E. TOTAL PREMIUM RATE (A+B+C+D)		<u><u>0.98</u></u> 100%		<u><u>0.96</u></u> 100%

2009 PREMIUM RATE COMPONENTS

RATE GROUP 533: SIGNS AND DISPLAYS

(CLASS D: MANUFACTURING)

Component	2009 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2009 Premium Rate	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	1.210		1.293	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.194)		(0.182)	
b. plus Transfer Charge	0.313		0.279	
3. NET NEW CLAIMS COST	<u>1.329</u>	1.329 43%	<u>1.390</u>	1.390 45%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.328		0.362	
2. Legislative Obligations	0.113		0.111	
3. Prevention	0.046		0.043	
4. TOTAL OVERHEAD EXPENSES	<u>0.487</u>	0.487 16%	<u>0.518</u>	0.518 17%
C. UNFUNDED LIABILITY		0.948 31%		0.901 29%
D. (GAIN)/LOSS		<u>0.294</u> <u>10%</u>		<u>0.251</u> <u>8%</u>
E. TOTAL PREMIUM RATE (A+B+C+D)		<u><u>3.06</u></u> <u>100%</u>		<u><u>3.06</u></u> <u>100%</u>

2009 PREMIUM RATE COMPONENTS

RATE GROUP 538: SPORTING GOODS AND TOYS

(CLASS D: MANUFACTURING)

Component	2009 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2009 Premium Rate	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	1.645		1.873	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.338)		(0.356)	
b. plus Transfer Charge	0.425		0.404	
3. NET NEW CLAIMS COST	<u>1.732</u>	1.732 44%	<u>1.923</u>	1.923 46%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.384		0.440	
2. Legislative Obligations	0.132		0.138	
3. Prevention	0.055		0.052	
4. TOTAL OVERHEAD EXPENSES	<u>0.571</u>	0.571 15%	<u>0.629</u>	0.629 15%
C. UNFUNDED LIABILITY		1.236 32%		1.246 30%
D. (GAIN)/LOSS		<u>0.383</u> 10%		<u>0.347</u> 8%
E. TOTAL PREMIUM RATE (A+B+C+D)		<u><u>3.92</u></u> 100%		<u><u>4.15</u></u> 100%

2009 PREMIUM RATE COMPONENTS

RATE GROUP 542: OTHER MANUFACTURED PRODUCTS

(CLASS D: MANUFACTURING)

Component	2009 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2009 Premium Rate	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	0.797		0.841	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.149)		(0.131)	
b. plus Transfer Charge	<u>0.206</u>		<u>0.182</u>	
3. NET NEW CLAIMS COST	0.853	0.853	0.892	0.892
		42%		44%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.262		0.288	
2. Legislative Obligations	0.090		0.088	
3. Prevention	<u>0.036</u>		<u>0.034</u>	
4. TOTAL OVERHEAD EXPENSES	0.388	0.388	0.413	0.413
		19%		20%
C. UNFUNDED LIABILITY		0.609		0.578
		30%		28%
D. (GAIN)/LOSS		<u>0.189</u>		<u>0.161</u>
		9%		8%
E. TOTAL PREMIUM RATE (A+B+C+D)		<u><u>2.04</u></u>		<u><u>2.04</u></u>
		100%		100%

2009 PREMIUM RATE COMPONENTS

CLASS D: MANUFACTURING

Component	2009 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2009 Premium Rate	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	0.998		1.044	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.253)		(0.222)	
b. plus Transfer Charge	<u>0.258</u>		<u>0.225</u>	
3. NET NEW CLAIMS COST	1.003	1.003 43%	1.048	1.048 45%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.271		0.297	
2. Legislative Obligations	0.093		0.092	
3. Prevention	<u>0.039</u>		<u>0.037</u>	
4. TOTAL OVERHEAD EXPENSES	0.403	0.403 17%	0.426	0.426 18%
C. UNFUNDED LIABILITY		0.716 31%		0.679 29%
D. (GAIN)/LOSS		<u>0.222</u> 9%		<u>0.189</u> 8%
E. TOTAL PREMIUM RATE (A+B+C+D)		<u><u>2.34</u></u> 100%		<u><u>2.34</u></u> 100%

2009 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>2009 Premium Rate</u> (\$)
207	MEAT AND FISH PRODUCTS	1.895	0.604	1.352	0.419	4.27
210	POULTRY PRODUCTS	1.464	0.514	1.045	0.324	3.35
214	FRUIT AND VEGETABLE PRODUCTS	0.893	0.396	0.637	0.198	2.12
216	DAIRY PRODUCTS	0.788	0.374	0.562	0.174	1.90
220	OTHER BAKERY PRODUCTS	1.691	0.562	1.207	0.374	3.83
222	CONFECTIONERY	0.709	0.358	0.506	0.157	1.73
223	BISCUITS, SNACK FOODS AND OTHER FOOD PRODUCTS	1.041	0.427	0.743	0.230	2.44
226	CRUSHED AND GROUND FOODS	0.601	0.335	0.429	0.133	1.50
230	ALCOHOLIC BEVERAGES	0.598	0.334	0.427	0.132	1.49
231	SOFT DRINKS	1.354	0.492	0.966	0.300	3.11
237	TIRES AND TUBES	1.525	0.527	1.088	0.338	3.48
238	OTHER RUBBER PRODUCTS	1.517	0.526	1.082	0.336	3.46
258	FOAMED AND EXPANDED PLASTIC PRODUCTS	1.059	0.431	0.755	0.234	2.48
261	PLASTIC FILM AND SHEETING	0.931	0.404	0.664	0.206	2.21
263	OTHER PLASTIC PRODUCTS	1.250	0.471	0.892	0.277	2.89
289	CLOTH, CARPETS AND TEXTILE PRODUCTS	1.558	0.534	1.112	0.345	3.55
301	CLOTHING, FIBRE AND YARN	0.841	0.385	0.600	0.186	2.01
308	MILLWORK AND OTHER WOOD INDUSTRIES	2.284	0.685	1.629	0.505	5.10
311	WOODEN CABINETS	1.761	0.575	1.256	0.390	3.98
312	WOODEN BOXES AND PALLETS	3.091	0.852	2.205	0.684	6.83

2009 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>2009 Premium Rate</u> (\$)
322	UPHOLSTERED FURNITURE	1.294	0.480	0.924	0.286	2.98
323	METAL FURNITURE	0.946	0.407	0.675	0.209	2.24
325	WOODEN AND OTHER NON-METAL FURNITURE	1.823	0.589	1.301	0.404	4.12
328	FURNITURE PARTS AND FIXTURES	1.765	0.577	1.260	0.391	3.99
333	PRINTING, PLATEMAKING AND BINDING	0.645	0.345	0.460	0.143	1.59
335	PUBLISHING	0.204	0.146	0.146	0.045	0.54
338	FOLDING CARTONS	0.830	0.382	0.592	0.184	1.99
341	PAPER PRODUCTS	1.244	0.469	0.888	0.275	2.88
352	STEEL AND OTHER SMELTING AND REFINING INDUSTRIES	1.020	0.423	0.728	0.226	2.40
358	FOUNDRIES	1.792	0.583	1.279	0.397	4.05
361	NON-FERROUS METAL INDUSTRIES	1.269	0.474	0.905	0.281	2.93
374	DOORS AND WINDOWS	1.493	0.520	1.065	0.330	3.41
375	STRUCTURAL AND ARCHITECTURAL PRODUCTS	2.007	0.627	1.432	0.444	4.51
377	COATING OF METAL PRODUCTS	1.775	0.579	1.266	0.393	4.01
379	HARDWARE, TOOLS AND CUTLERY	1.128	0.445	0.805	0.250	2.63
382	METAL DIES, MOULDS AND PATTERNS	0.761	0.368	0.543	0.168	1.84
383	HEATING, REFRIGERATION AND AIR CONDITIONING EQUIPMENT	1.133	0.445	0.808	0.251	2.64
385	MACHINE SHOPS	1.070	0.433	0.763	0.237	2.50
387	OTHER METAL FABRICATING INDUSTRIES	1.544	0.532	1.102	0.342	3.52
389	METAL CLOSURES AND CONTAINERS	1.043	0.427	0.744	0.231	2.45

2009 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>2009 Premium Rate</u> (\$)
390	OTHER STAMPED AND PRESSED METAL PRODUCTS	1.269	0.474	0.905	0.281	2.93
393	WIRE PRODUCTS	1.303	0.481	0.930	0.288	3.00
402	MAJOR APPLIANCES AND TRANSMISSION EQUIPMENT	0.839	0.385	0.599	0.186	2.01
403	OTHER MACHINERY AND EQUIPMENT	0.640	0.343	0.457	0.142	1.58
406	ELEVATORS AND ESCALATORS	1.111	0.441	0.793	0.246	2.59
408	BOILERS, PUMPS AND FANS	0.999	0.418	0.713	0.221	2.35
411	AGRICULTURAL, CONSTRUCTION AND MINING MACHINERY	1.129	0.445	0.806	0.250	2.63
417	AIRCRAFT MANUFACTURING	0.561	0.327	0.400	0.124	1.41
419	MOTOR VEHICLE ASSEMBLY	1.269	0.474	0.905	0.281	2.93
420	MOTOR VEHICLE ENGINE MANUFACTURING	0.654	0.346	0.466	0.145	1.61
421	OTHER MOTOR VEHICLE PARTS AND EQUIPMENT	1.269	0.474	0.905	0.281	2.93
424	MOTOR VEHICLE STAMPINGS	1.269	0.474	0.905	0.281	2.93
425	MOTOR VEHICLE WHEELS AND BRAKES	1.269	0.474	0.905	0.281	2.93
428	MOTOR VEHICLE FABRIC ACCESSORIES	1.455	0.513	1.038	0.322	3.33
432	TRUCKS, BUSES AND TRAILERS	1.868	0.598	1.333	0.414	4.21
442	RAILROAD ROLLING STOCK	1.114	0.442	0.795	0.247	2.60
460	LIGHTING AND SMALL ELECTRICAL APPLIANCES	1.087	0.436	0.776	0.241	2.54
466	COMMUNICATION AND ENERGY WIRE PRODUCTS	0.914	0.401	0.652	0.202	2.17
468	ELECTRONIC EQUIPMENT & OTHER COMMUNICATION DEVICES	0.146	0.110	0.104	0.032	0.39
477	INDUSTRIAL ELECTRICAL EQUIPMENT	0.596	0.334	0.425	0.132	1.49

2009 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>2009 Premium Rate</u> (\$)
485	BRICKS, CERAMICS AND ABRASIVES	1.927	0.611	1.375	0.426	4.34
496	CONCRETE PRODUCTS	2.323	0.692	1.657	0.514	5.19
497	READY-MIX CONCRETE	1.548	0.523	1.105	0.343	3.52
501	NON-METALLIC MINERAL PRODUCTS	1.176	0.454	0.839	0.260	2.73
502	GLASS PRODUCTS	1.040	0.427	0.742	0.230	2.44
507	PETROLEUM AND COAL PRODUCTS	0.380	0.255	0.271	0.084	0.99
512	RESINS, PAINT, INK AND ADHESIVES	0.631	0.342	0.450	0.140	1.56
514	PHARMACEUTICALS AND MEDICINES	0.279	0.192	0.199	0.062	0.73
517	SOAP AND TOILETRIES	0.558	0.326	0.398	0.123	1.41
524	CHEMICAL INDUSTRIES	0.737	0.364	0.526	0.163	1.79
529	JEWELRY AND INSTRUMENTS	0.375	0.251	0.268	0.083	0.98
533	SIGNS AND DISPLAYS	1.329	0.487	0.948	0.294	3.06
538	SPORTING GOODS AND TOYS	1.732	0.571	1.236	0.383	3.92
542	OTHER MANUFACTURED PRODUCTS	0.853	0.388	0.609	0.189	2.04
CLASS: D	MANUFACTURING	1.003	0.403	0.716	0.222	2.34



WSIB **2009**
Premium
Rates **MANUAL**

SECTION 6E

*Class E –
Transportation and Storage*

2009 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
2003	\$266,938,762	\$65,600	\$31,658	8,432	147	1.74%
2004	\$298,447,406	\$66,800	\$30,177	9,890	189	1.91%
2005	\$300,829,128	\$67,700	\$34,398	8,746	183	2.09%
2006	\$336,155,749	\$69,400	\$33,250	10,110	153	1.51%
2007	\$387,546,280	\$71,800	\$36,839	10,520	195	1.85%
2008	\$418,600,349	\$73,300	\$39,405	10,623	187	1.76%
2009	\$439,737,711	\$74,600	\$41,340	10,637	178	1.67%

2009 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
2003	\$294,103,291	\$65,600	\$29,206	10,070	203	2.02%
2004	\$311,955,457	\$66,800	\$28,008	11,138	257	2.31%
2005	\$325,776,603	\$67,700	\$30,510	10,678	258	2.42%
2006	\$344,476,856	\$69,400	\$28,602	12,044	247	2.05%
2007	\$342,179,736	\$71,800	\$28,596	11,966	279	2.33%
2008	\$369,598,586	\$73,300	\$30,588	12,083	268	2.22%
2009	\$388,261,588	\$74,600	\$32,093	12,098	255	2.11%

2009 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
2003	\$498,366,700	\$65,600	\$30,739	16,213	550	3.39%
2004	\$537,128,682	\$66,800	\$31,069	17,288	558	3.23%
2005	\$589,104,071	\$67,700	\$32,375	18,196	592	3.25%
2006	\$680,131,689	\$69,400	\$32,909	20,667	611	2.96%
2007	\$721,424,160	\$71,800	\$32,688	22,070	677	3.07%
2008	\$779,231,852	\$73,300	\$34,965	22,286	636	2.85%
2009	\$818,579,420	\$74,600	\$36,685	22,314	592	2.65%

2009 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
2003	\$3,242,485,430	\$65,600	\$39,867	81,333	3,579	4.40%
2004	\$3,408,041,106	\$66,800	\$41,195	82,729	3,525	4.26%
2005	\$3,573,652,126	\$67,700	\$42,307	84,470	3,575	4.23%
2006	\$3,684,064,645	\$69,400	\$42,884	85,908	3,135	3.65%
2007	\$3,743,882,010	\$71,800	\$42,491	88,110	3,210	3.64%
2008	\$4,043,879,138	\$73,300	\$45,450	88,974	3,015	3.39%
2009	\$4,248,076,140	\$74,600	\$47,684	89,088	2,809	3.15%

2009 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
2003	\$642,726,853	\$65,600	\$31,406	20,465	757	3.70%
2004	\$655,593,673	\$66,800	\$32,390	20,241	659	3.26%
2005	\$677,045,388	\$67,700	\$33,331	20,313	632	3.11%
2006	\$712,858,034	\$69,400	\$34,456	20,689	661	3.19%
2007	\$744,607,500	\$71,800	\$34,125	21,820	636	2.91%
2008	\$804,272,872	\$73,300	\$36,501	22,034	597	2.71%
2009	\$844,884,894	\$74,600	\$38,296	22,062	557	2.52%

2009 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
2003	\$282,975,189	\$65,600	\$36,824	7,685	357	4.65%
2004	\$310,657,794	\$66,800	\$37,249	8,340	378	4.53%
2005	\$330,122,386	\$67,700	\$37,242	8,864	311	3.51%
2006	\$352,126,021	\$69,400	\$38,236	9,209	307	3.33%
2007	\$358,767,480	\$71,800	\$38,895	9,224	363	3.94%
2008	\$387,515,505	\$73,300	\$41,606	9,314	334	3.59%
2009	\$407,083,227	\$74,600	\$43,650	9,326	304	3.26%

2009 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
2003	\$261,941,215	\$65,600	\$20,209	12,962	223	1.72%
2004	\$270,468,329	\$66,800	\$20,475	13,210	207	1.57%
2005	\$287,726,557	\$67,700	\$22,279	12,915	242	1.87%
2006	\$300,038,400	\$69,400	\$22,024	13,623	233	1.71%
2007	\$304,095,970	\$71,800	\$22,213	13,690	261	1.91%
2008	\$328,463,169	\$73,300	\$23,760	13,824	250	1.81%
2009	\$345,049,024	\$74,600	\$24,928	13,842	238	1.72%

2009 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
2003	\$122,157,890	\$65,600	\$53,168	2,298	215	9.36%
2004	\$127,501,140	\$66,800	\$55,555	2,295	199	8.67%
2005	\$109,472,651	\$67,700	\$59,854	1,829	163	8.91%
2006	\$117,043,715	\$69,400	\$63,080	1,855	150	8.09%
2007	\$131,899,184	\$71,800	\$62,929	2,096	194	9.26%
2008	\$142,468,261	\$73,300	\$67,297	2,117	178	8.41%
2009	\$149,662,243	\$74,600	\$70,595	2,120	160	7.55%

2009 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
2003	\$5,611,695,330	\$65,600	\$35,192	159,458	6,031	3.78%
2004	\$5,919,793,587	\$66,800	\$35,849	165,131	5,972	3.62%
2005	\$6,193,728,910	\$67,700	\$37,309	166,011	5,956	3.59%
2006	\$6,526,895,109	\$69,400	\$37,488	174,105	5,497	3.16%
2007	\$6,734,402,320	\$71,800	\$37,518	179,496	5,815	3.24%
2008	\$7,274,029,732	\$73,300	\$40,131	181,255	5,465	3.02%
2009	\$7,641,334,247	\$74,600	\$42,104	181,487	5,093	2.81%

2009 PREMIUM RATES

NEW CLAIMS COST BY RATE GROUP

<u>Rate Group</u>	<u>Description</u>	<u>2009 New Claims Cost</u>		<u>2009 Premium</u>
		<u>Cost Index *</u> (%)	<u>Cost per LTI</u> (\$)	<u>Rate</u> (\$)
551	AIR TRANSPORT INDUSTRIES	63%	20,030	1.90
553	AIR TRANSPORT SERVICES	30%	9,698	1.53
560	WAREHOUSING	52%	16,491	2.64
570	GENERAL TRUCKING	133%	42,693	5.79
577	COURIER SERVICES	56%	18,069	2.43
580	MISCELLANEOUS TRANSPORT INDUSTRIES	90%	28,911	4.43
584	SCHOOL BUSES	56%	17,801	2.71
590	AMBULANCE SERVICES	80%	25,599	5.85
CLASS: E	TRANSPORTATION AND STORAGE		31,987	4.43

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

2009 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 551: AIR TRANSPORT INDUSTRIES

(CLASS E: TRANSPORTATION AND STORAGE)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1	WSIB Administrative	0.271
B.2	Legislative Obligations	
	WSIAT	0.014
	Office of Worker Advisor	0.007
	Office of Employer Advisor	0.002
	OHSA	0.000
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	Sub-Total	0.026
B.3	Prevention	
	THSAO	0.000
B.4	TOTAL OVERHEAD EXPENSES	0.296

2009 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 553: AIR TRANSPORT SERVICES

(CLASS E: TRANSPORTATION AND STORAGE)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1	WSIB Administrative	0.244
B.2	Legislative Obligations	
	WSIAT	0.013
	Office of Worker Advisor	0.006
	Office of Employer Advisor	0.002
	OHSA	0.000
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	Sub-Total	0.024
B.3	Prevention	
	THSAO	0.000
B.4	TOTAL OVERHEAD EXPENSES	0.268

2009 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 560: WAREHOUSING

(CLASS E: TRANSPORTATION AND STORAGE)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1	WSIB Administrative	0.310
B.2	Legislative Obligations	
	WSIAT	0.016
	Office of Worker Advisor	0.008
	Office of Employer Advisor	0.002
	OHSA	0.076
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.004
	Sub-Total	0.106
B.3	Prevention	
	THSAO	0.038
B.4	TOTAL OVERHEAD EXPENSES	0.454

2009 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 570: GENERAL TRUCKING

(CLASS E: TRANSPORTATION AND STORAGE)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1	WSIB Administrative	0.543
B.2	Legislative Obligations	
	WSIAT	0.028
	Office of Worker Advisor	0.014
	Office of Employer Advisor	0.004
	OHSA	0.000
	Mine Rescue	0.000
	Program Administration	0.001
	Institute of Work & Health	0.006
	Sub-Total	0.053
B.3	Prevention	
	THSAO	0.057
B.4	TOTAL OVERHEAD EXPENSES	0.654

2009 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 577: COURIER SERVICES

(CLASS E: TRANSPORTATION AND STORAGE)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1	WSIB Administrative	0.295
B.2	Legislative Obligations	
	WSIAT	0.015
	Office of Worker Advisor	0.008
	Office of Employer Advisor	0.002
	OHSA	0.072
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	Sub-Total	0.101
B.3	Prevention	
	THSAO	0.037
B.4	TOTAL OVERHEAD EXPENSES	0.433

**2009 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES**

RATE GROUP 580: MISCELLANEOUS TRANSPORT INDUSTRIES

(CLASS E: TRANSPORTATION AND STORAGE)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1	WSIB Administrative	0.451
B.2	Legislative Obligations	
	WSIAT	0.023
	Office of Worker Advisor	0.012
	Office of Employer Advisor	0.004
	OHSA	0.000
	Mine Rescue	0.000
	Program Administration	0.001
	Institute of Work & Health	0.005
	Sub-Total	0.044
B.3	Prevention	
	THSAO	0.000
B.4	TOTAL OVERHEAD EXPENSES	0.495

**2009 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES**

RATE GROUP 584: SCHOOL BUSES

(CLASS E: TRANSPORTATION AND STORAGE)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1	WSIB Administrative	0.314
B.2	Legislative Obligations	
	WSIAT	0.016
	Office of Worker Advisor	0.008
	Office of Employer Advisor	0.002
	OHSA	0.077
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.004
	Sub-Total	0.108
B.3	Prevention	
	THSAO	0.039
B.4	TOTAL OVERHEAD EXPENSES	0.461

2009 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 590: AMBULANCE SERVICES

(CLASS E: TRANSPORTATION AND STORAGE)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1	WSIB Administrative	0.530
B.2	Legislative Obligations	
	WSIAT	0.027
	Office of Worker Advisor	0.014
	Office of Employer Advisor	0.004
	OHSA	0.131
	Mine Rescue	0.000
	Program Administration	0.001
	Institute of Work & Health	0.006
	Sub-Total	0.183
B.3	Prevention	
	THSAO	0.056
B.4	TOTAL OVERHEAD EXPENSES	0.769

2009 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

CLASS E: TRANSPORTATION AND STORAGE

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1	WSIB Administrative	0.444
B.2	Legislative Obligations	
	WSIAT	0.023
	Office of Worker Advisor	0.011
	Office of Employer Advisor	0.004
	OHSA	0.022
	Mine Rescue	0.000
	Program Administration	0.001
	Institute of Work & Health	0.005
	Sub-Total	0.066
B.3	Prevention	0.043
B.4	TOTAL OVERHEAD EXPENSES	0.554

2009 PREMIUM RATE COMPONENTS

RATE GROUP 551: AIR TRANSPORT INDUSTRIES

(CLASS E: TRANSPORTATION AND STORAGE)

Component	2009 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2009 Premium Rate	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	0.823		0.822	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.156)		(0.126)	
b. plus Transfer Charge	<u>0.213</u>		<u>0.177</u>	
3. NET NEW CLAIMS COST	0.879	0.879	0.874	0.874
		46%		48%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.270		0.291	
2. Legislative Obligations	0.026		0.026	
3. Prevention	-		-	
4. TOTAL OVERHEAD EXPENSES	<u>0.296</u>	0.296	<u>0.318</u>	0.318
		16%		17%
C. UNFUNDED LIABILITY		0.627		0.566
		33%		31%
D. (GAIN)/LOSS		<u>0.095</u>		<u>0.069</u>
		5%		4%
E. TOTAL PREMIUM RATE (A+B+C+D)	<u><u>1.90</u></u>	<u>100%</u>	<u><u>1.83</u></u>	<u>100%</u>

2009 PREMIUM RATE COMPONENTS

RATE GROUP 553: AIR TRANSPORT SERVICES

(CLASS E: TRANSPORTATION AND STORAGE)

Component	2009 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2009 Premium Rate	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	0.646		0.628	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.121)		(0.098)	
b. plus Transfer Charge	<u>0.167</u>		<u>0.136</u>	
3. NET NEW CLAIMS COST	0.693	0.693	0.666	0.666
		45%		46%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.244		0.260	
2. Legislative Obligations	0.024		0.024	
3. Prevention	-		-	
4. TOTAL OVERHEAD EXPENSES	<u>0.268</u>	0.268	<u>0.285</u>	0.285
		18%		20%
C. UNFUNDED LIABILITY		0.494		0.432
		32%		30%
D. (GAIN)/LOSS		<u>0.075</u>		<u>0.053</u>
		5%		4%
E. TOTAL PREMIUM RATE (A+B+C+D)		<u><u>1.53</u></u>		<u><u>1.44</u></u>
		100%		100%

2009 PREMIUM RATE COMPONENTS

RATE GROUP 560: WAREHOUSING

(CLASS E: TRANSPORTATION AND STORAGE)

Component	2009 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2009 Premium Rate	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	1.211		1.277	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.324)		(0.285)	
b. plus Transfer Charge	0.313		0.276	
3. NET NEW CLAIMS COST	1.200	1.200	1.268	1.268
		45%		47%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.310		0.343	
2. Legislative Obligations	0.106		0.107	
3. Prevention	0.038		0.039	
4. TOTAL OVERHEAD EXPENSES	0.454	0.454	0.490	0.490
		17%		18%
C. UNFUNDED LIABILITY		0.856		0.822
		32%		31%
D. (GAIN)/LOSS		0.130		0.100
		5%		4%
E. TOTAL PREMIUM RATE (A+B+C+D)	2.64	100%	2.68	100%

2009 PREMIUM RATE COMPONENTS

RATE GROUP 570: GENERAL TRUCKING

(CLASS E: TRANSPORTATION AND STORAGE)

Component	2009 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2009 Premium Rate	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	2.865		2.934	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.787)		(0.675)	
b. plus Transfer Charge	<u>0.740</u>		<u>0.633</u>	
3. NET NEW CLAIMS COST	2.819	2.819	2.893	2.893
		49%		51%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.544		0.592	
2. Legislative Obligations	0.053		0.054	
3. Prevention	<u>0.057</u>		<u>0.057</u>	
4. TOTAL OVERHEAD EXPENSES	0.654	0.654	0.703	0.703
		11%		12%
C. UNFUNDED LIABILITY		2.011		1.875
		35%		33%
D. (GAIN)/LOSS		<u>0.304</u>		<u>0.226</u>
		5%		4%
E. TOTAL PREMIUM RATE (A+B+C+D)	<u><u>5.79</u></u>	<u>100%</u>	<u><u>5.70</u></u>	<u>100%</u>

2009 PREMIUM RATE COMPONENTS

RATE GROUP 577: COURIER SERVICES

(CLASS E: TRANSPORTATION AND STORAGE)

Component	2009 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2009 Premium Rate	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	1.209		1.263	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.426)		(0.371)	
b. plus Transfer Charge	<u>0.312</u>		<u>0.273</u>	
3. NET NEW CLAIMS COST	1.095	1.095	1.165	1.165
		45%		47%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.295		0.328	
2. Legislative Obligations	0.101		0.101	
3. Prevention	<u>0.037</u>		<u>0.038</u>	
4. TOTAL OVERHEAD EXPENSES	0.433	0.433	0.469	0.469
		18%		19%
C. UNFUNDED LIABILITY		0.782		0.755
		32%		30%
D. (GAIN)/LOSS		<u>0.118</u>		<u>0.091</u>
		5%		4%
E. TOTAL PREMIUM RATE (A+B+C+D)	<u><u>2.43</u></u>	<u>100%</u>	<u><u>2.48</u></u>	<u>100%</u>

2009 PREMIUM RATE COMPONENTS

RATE GROUP 580: MISCELLANEOUS TRANSPORT INDUSTRIES

(CLASS E: TRANSPORTATION AND STORAGE)

Component	2009 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2009 Premium Rate	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	2.191		2.241	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.597)		(0.509)	
b. plus Transfer Charge	<u>0.566</u>		<u>0.484</u>	
3. NET NEW CLAIMS COST	2.160	2.160	2.216	2.216
		49%		51%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.451		0.490	
2. Legislative Obligations	0.044		0.046	
3. Prevention	-		-	
4. TOTAL OVERHEAD EXPENSES	<u>0.495</u>	0.495	<u>0.536</u>	0.536
		11%		12%
C. UNFUNDED LIABILITY		1.541		1.436
		35%		33%
D. (GAIN)/LOSS		<u>0.233</u>		<u>0.174</u>
		5%		4%
E. TOTAL PREMIUM RATE (A+B+C+D)		<u><u>4.43</u></u>		<u><u>4.36</u></u>
		100%		100%

2009 PREMIUM RATE COMPONENTS

RATE GROUP 584: SCHOOL BUSES

(CLASS E: TRANSPORTATION AND STORAGE)

Component	2009 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2009 Premium Rate	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	1.246		1.288	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.336)		(0.315)	
b. plus Transfer Charge	<u>0.322</u>		<u>0.278</u>	
3. NET NEW CLAIMS COST	1.232	1.232	1.252	1.252
		45%		47%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.314		0.341	
2. Legislative Obligations	0.108		0.106	
3. Prevention	<u>0.039</u>		<u>0.039</u>	
4. TOTAL OVERHEAD EXPENSES	0.461	0.461	0.487	0.487
		17%		18%
C. UNFUNDED LIABILITY		0.879		0.811
		32%		31%
D. (GAIN)/LOSS		<u>0.133</u>		<u>0.098</u>
		5%		4%
E. TOTAL PREMIUM RATE (A+B+C+D)		<u><u>2.71</u></u>		<u><u>2.65</u></u>
		100%		100%

2009 PREMIUM RATE COMPONENTS

RATE GROUP 590: AMBULANCE SERVICES

(CLASS E: TRANSPORTATION AND STORAGE)

Component	2009 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2009 Premium Rate	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	2.778		2.846	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.705)		(0.602)	
b. plus Transfer Charge	<u>0.718</u>		<u>0.614</u>	
3. NET NEW CLAIMS COST	2.790	2.790 48%	2.859	2.859 50%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.530		0.576	
2. Legislative Obligations	0.183		0.182	
3. Prevention	<u>0.056</u>		<u>0.057</u>	
4. TOTAL OVERHEAD EXPENSES	0.769	0.769 13%	0.815	0.815 14%
C. UNFUNDED LIABILITY		1.991 34%		1.853 32%
D. (GAIN)/LOSS		<u>0.301</u> 5%		<u>0.224</u> 4%
E. TOTAL PREMIUM RATE (A+B+C+D)		<u><u>5.85</u></u> 100%		<u><u>5.75</u></u> 100%

2009 PREMIUM RATE COMPONENTS

CLASS E: TRANSPORTATION AND STORAGE

Component	2009 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2009 Premium Rate	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	2.164		2.238	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.595)		(0.517)	
b. plus Transfer Charge	0.559		0.483	
3. NET NEW CLAIMS COST	<u>2.128</u>	2.128 48%	<u>2.205</u>	2.205 50%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.445		0.487	
2. Legislative Obligations	0.066		0.066	
3. Prevention	0.043		0.044	
4. TOTAL OVERHEAD EXPENSES	<u>0.554</u>	0.554 13%	<u>0.598</u>	0.598 14%
C. UNFUNDED LIABILITY		1.518 34%		1.429 32%
D. (GAIN)/LOSS		<u>0.230</u> 5%		<u>0.173</u> 4%
E. TOTAL PREMIUM RATE (A+B+C+D)		<u><u>4.43</u></u> 100%		<u><u>4.41</u></u> 100%

2009 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>2009 Premium Rate</u> (\$)
551	AIR TRANSPORT INDUSTRIES	0.879	0.296	0.627	0.095	1.90
553	AIR TRANSPORT SERVICES	0.693	0.268	0.494	0.075	1.53
560	WAREHOUSING	1.200	0.454	0.856	0.130	2.64
570	GENERAL TRUCKING	2.819	0.654	2.011	0.304	5.79
577	COURIER SERVICES	1.095	0.433	0.782	0.118	2.43
580	MISCELLANEOUS TRANSPORT INDUSTRIES	2.160	0.495	1.541	0.233	4.43
584	SCHOOL BUSES	1.232	0.461	0.879	0.133	2.71
590	AMBULANCE SERVICES	2.790	0.769	1.991	0.301	5.85
CLASS: E	TRANSPORTATION AND STORAGE	2.128	0.554	1.518	0.230	4.43



WSIB **2009**
Premium
Rates **MANUAL**

SECTION 6F

*Class F –
Retail and Wholesale Trades*

2009 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
2003	\$3,017,547,998	\$65,600	\$23,932	126,088	3,936	3.12%
2004	\$3,233,995,755	\$66,800	\$25,040	129,153	3,939	3.05%
2005	\$3,339,462,767	\$67,700	\$26,042	128,234	3,970	3.10%
2006	\$3,475,700,852	\$69,400	\$26,147	132,929	3,766	2.83%
2007	\$3,689,957,492	\$71,800	\$27,092	136,201	3,772	2.77%
2008	\$3,855,075,404	\$73,300	\$27,999	137,684	3,553	2.58%
2009	\$3,987,023,633	\$74,600	\$28,776	138,553	3,334	2.41%

2009 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
2003	\$325,092,989	\$65,600	\$18,364	17,703	193	1.09%
2004	\$342,688,089	\$66,800	\$19,131	17,913	211	1.18%
2005	\$343,708,215	\$67,700	\$18,983	18,106	207	1.14%
2006	\$341,843,299	\$69,400	\$20,105	17,003	197	1.16%
2007	\$348,160,944	\$71,800	\$19,564	17,796	169	0.95%
2008	\$363,740,421	\$73,300	\$20,219	17,990	164	0.91%
2009	\$376,190,218	\$74,600	\$20,779	18,104	158	0.87%

2009 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
2003	\$104,455,828	\$65,600	\$19,486	5,361	95	1.77%
2004	\$109,336,995	\$66,800	\$19,359	5,648	103	1.82%
2005	\$107,922,757	\$67,700	\$19,314	5,588	78	1.40%
2006	\$112,136,241	\$69,400	\$23,282	4,816	81	1.68%
2007	\$112,972,162	\$71,800	\$19,858	5,689	83	1.46%
2008	\$118,027,431	\$73,300	\$20,523	5,751	78	1.36%
2009	\$122,067,173	\$74,600	\$21,093	5,787	73	1.26%

2009 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
2003	\$132,157,620	\$65,600	\$35,920	3,679	260	7.07%
2004	\$133,134,295	\$66,800	\$35,908	3,708	238	6.42%
2005	\$139,158,019	\$67,700	\$37,122	3,749	248	6.62%
2006	\$140,149,243	\$69,400	\$39,063	3,588	163	4.54%
2007	\$159,185,988	\$71,800	\$36,772	4,329	182	4.20%
2008	\$166,309,229	\$73,300	\$38,005	4,376	167	3.82%
2009	\$172,001,519	\$74,600	\$39,056	4,404	151	3.43%

2009 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
2003	\$245,377,170	\$65,600	\$30,336	8,089	134	1.66%
2004	\$250,109,121	\$66,800	\$33,055	7,566	134	1.77%
2005	\$250,015,231	\$67,700	\$32,782	7,627	126	1.65%
2006	\$249,731,442	\$69,400	\$33,430	7,470	112	1.50%
2007	\$253,121,085	\$71,800	\$32,665	7,749	109	1.41%
2008	\$264,447,726	\$73,300	\$33,761	7,833	103	1.31%
2009	\$273,499,017	\$74,600	\$34,699	7,882	96	1.22%

2009 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
2003	\$2,287,126,573	\$65,600	\$37,830	60,458	2,278	3.77%
2004	\$2,352,020,928	\$66,800	\$38,778	60,653	2,151	3.55%
2005	\$2,379,550,893	\$67,700	\$39,904	59,632	2,059	3.45%
2006	\$2,418,259,064	\$69,400	\$40,289	60,023	1,814	3.02%
2007	\$2,451,515,220	\$71,800	\$39,306	62,370	1,785	2.86%
2008	\$2,561,215,420	\$73,300	\$40,623	63,049	1,682	2.67%
2009	\$2,648,878,515	\$74,600	\$41,749	63,447	1,578	2.49%

2009 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
2003	\$377,787,221	\$65,600	\$28,175	13,409	239	1.78%
2004	\$390,147,130	\$66,800	\$29,513	13,220	215	1.63%
2005	\$396,263,133	\$67,700	\$29,940	13,235	194	1.47%
2006	\$393,855,418	\$69,400	\$30,736	12,814	180	1.40%
2007	\$379,973,610	\$71,800	\$30,817	12,330	171	1.39%
2008	\$396,976,638	\$73,300	\$31,850	12,464	161	1.29%
2009	\$410,564,015	\$74,600	\$32,733	12,543	151	1.20%

2009 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
2003	\$8,143,143,406	\$65,600	\$23,262	350,062	5,174	1.48%
2004	\$8,508,732,087	\$66,800	\$23,628	360,112	4,991	1.39%
2005	\$8,690,168,622	\$67,700	\$24,332	357,150	4,833	1.35%
2006	\$8,921,420,521	\$69,400	\$24,486	364,348	4,515	1.24%
2007	\$9,158,435,215	\$71,800	\$24,965	366,851	4,336	1.18%
2008	\$9,568,256,114	\$73,300	\$25,801	370,845	4,085	1.10%
2009	\$9,895,750,215	\$74,600	\$26,517	373,186	3,832	1.03%

2009 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
2003	\$1,601,129,864	\$65,600	\$26,174	61,173	359	0.59%
2004	\$1,698,301,460	\$66,800	\$25,067	67,750	338	0.50%
2005	\$1,766,419,165	\$67,700	\$26,364	67,001	383	0.57%
2006	\$1,818,864,202	\$69,400	\$28,248	64,389	347	0.54%
2007	\$1,970,228,270	\$71,800	\$27,058	72,815	344	0.47%
2008	\$2,058,391,881	\$73,300	\$27,964	73,608	326	0.44%
2009	\$2,128,844,761	\$74,600	\$28,740	74,073	306	0.41%

2009 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 641: CLOTHING 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
2003	\$1,149,259,737	\$65,600	\$21,095	54,480	709	1.30%
2004	\$1,229,108,599	\$66,800	\$20,694	59,394	695	1.17%
2005	\$1,273,617,343	\$67,700	\$21,499	59,241	665	1.12%
2006	\$1,337,309,294	\$69,400	\$21,529	62,117	688	1.11%
2007	\$1,358,112,524	\$71,800	\$21,998	61,738	832	1.35%
2008	\$1,418,885,231	\$73,300	\$22,735	62,410	784	1.26%
2009	\$1,467,449,623	\$74,600	\$23,366	62,804	735	1.17%

2009 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
2003	\$1,301,898,365	\$65,600	\$29,593	43,993	299	0.68%
2004	\$1,313,387,193	\$66,800	\$31,308	41,951	272	0.65%
2005	\$1,354,266,468	\$67,700	\$31,815	42,567	288	0.68%
2006	\$1,406,416,632	\$69,400	\$34,187	41,139	248	0.60%
2007	\$1,487,781,620	\$71,800	\$33,202	44,810	265	0.59%
2008	\$1,554,356,748	\$73,300	\$34,314	45,298	250	0.55%
2009	\$1,607,557,944	\$74,600	\$35,266	45,584	234	0.51%

2009 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)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
2003	\$2,321,393,082	\$65,600	\$32,608	71,191	326	0.46%
2004	\$2,367,555,686	\$66,800	\$33,397	70,891	339	0.48%
2005	\$2,446,052,665	\$67,700	\$36,425	67,153	308	0.46%
2006	\$2,628,747,134	\$69,400	\$35,632	73,775	298	0.40%
2007	\$3,104,464,924	\$71,800	\$33,506	92,654	278	0.30%
2008	\$3,243,383,263	\$73,300	\$34,628	93,663	270	0.29%
2009	\$3,354,395,016	\$74,600	\$35,589	94,254	262	0.28%

2009 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
2003	\$1,474,463,287	\$65,600	\$38,095	38,705	669	1.73%
2004	\$1,549,261,401	\$66,800	\$38,534	40,205	664	1.65%
2005	\$1,617,226,519	\$67,700	\$40,087	40,343	669	1.66%
2006	\$1,647,309,904	\$69,400	\$40,346	40,830	612	1.50%
2007	\$1,727,539,664	\$71,800	\$41,234	41,896	551	1.32%
2008	\$1,804,843,466	\$73,300	\$42,615	42,352	519	1.23%
2009	\$1,866,618,107	\$74,600	\$43,798	42,619	487	1.14%

2009 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
2003	\$870,430,773	\$65,600	\$26,188	33,238	1,397	4.20%
2004	\$945,461,860	\$66,800	\$26,273	35,986	1,283	3.57%
2005	\$1,001,700,107	\$67,700	\$27,103	36,959	1,101	2.98%
2006	\$1,045,833,747	\$69,400	\$28,585	36,587	950	2.60%
2007	\$1,086,419,146	\$71,800	\$27,994	38,809	936	2.41%
2008	\$1,135,034,140	\$73,300	\$28,931	39,232	853	2.17%
2009	\$1,173,883,119	\$74,600	\$29,734	39,480	775	1.96%

2009 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
2003	\$114,946,053	\$65,600	\$33,641	3,417	87	2.55%
2004	\$117,643,478	\$66,800	\$35,256	3,337	85	2.55%
2005	\$116,063,283	\$67,700	\$35,298	3,288	80	2.43%
2006	\$120,770,692	\$69,400	\$36,957	3,268	73	2.23%
2007	\$130,854,360	\$71,800	\$35,880	3,647	68	1.86%
2008	\$136,709,820	\$73,300	\$37,079	3,687	64	1.74%
2009	\$141,389,007	\$74,600	\$38,110	3,710	60	1.62%

2009 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
2003	\$156,197,671	\$65,600	\$32,426	4,817	264	5.48%
2004	\$179,816,561	\$66,800	\$33,952	5,296	273	5.15%
2005	\$197,600,172	\$67,700	\$34,467	5,733	263	4.59%
2006	\$221,684,373	\$69,400	\$34,166	6,488	274	4.22%
2007	\$246,585,140	\$71,800	\$35,531	6,940	306	4.41%
2008	\$257,619,311	\$73,300	\$36,719	7,016	288	4.10%
2009	\$266,436,885	\$74,600	\$37,739	7,060	270	3.82%

2009 PREMIUM RATES

5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

CLASS F: RETAIL AND WHOLESALE TRADES

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
2003	\$23,622,407,637	\$65,600	\$26,368	895,863	16,419	1.83%
2004	\$24,720,700,638	\$66,800	\$26,789	922,783	15,931	1.73%
2005	\$25,419,195,359	\$67,700	\$27,762	915,606	15,472	1.69%
2006	\$26,280,032,058	\$69,400	\$28,210	931,584	14,318	1.54%
2007	\$27,665,307,364	\$71,800	\$28,327	976,624	14,187	1.45%
2008	\$28,903,272,243	\$73,300	\$29,276	987,258	13,347	1.35%
2009	\$29,892,548,767	\$74,600	\$30,088	993,490	12,502	1.26%

2009 PREMIUM RATES

NEW CLAIMS COST BY RATE GROUP

<u>Rate Group</u>	<u>Description</u>	<u>2009 New Claims Cost</u>		<u>2009 Premium</u>
		<u>Cost Index *</u> (%)	<u>Cost per LTI</u> (\$)	<u>Rate</u> (\$)
604	FOOD, SALES	79%	13,924	2.43
606	GROCERY AND CONVENIENCE STORES	105%	18,459	1.81
607	SPECIALTY FOOD STORES	149%	26,218	3.51
608	BEER STORES	136%	23,966	3.99
612	AGRICULTURAL PRODUCTS, SALES	178%	31,343	2.37
630	VEHICLE SERVICES AND REPAIRS	148%	26,089	3.39
633	PETROLEUM PRODUCTS, SALES	162%	28,624	2.49
636	OTHER SALES	87%	15,264	1.40
638	PHARMACIES	96%	16,976	0.61
641	CLOTHING STORES	59%	10,321	1.26
657	AUTOMOBILE AND TRUCK DEALERS	109%	19,191	0.71
668	COMPUTER, ELECTRONIC AND ELECTRICAL EQUIPMENT, SALES	123%	21,771	0.46
670	MACHINERY AND OTHER VEHICLES, SALES	151%	26,579	1.76
681	LUMBER AND BUILDERS SUPPLY	102%	18,078	2.72
685	METAL PRODUCTS, WHOLESALE	157%	27,694	2.83
689	WASTE MATERIALS RECYCLING	149%	26,256	5.90
CLASS: F	RETAIL AND WHOLESALE TRADES		17,641	1.68

2009 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 604: FOOD, SALES

(CLASS F: RETAIL AND WHOLESALE TRADES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1	WSIB Administrative	0.297
B.2	Legislative Obligations	
	WSIAT	0.015
	Office of Worker Advisor	0.008
	Office of Employer Advisor	0.002
	OHSA	0.073
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	Sub-Total	0.102
B.3	Prevention	
	OSSA	0.030
B.4	TOTAL OVERHEAD EXPENSES	0.429

2009 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 606: GROCERY AND CONVENIENCE STORES

(CLASS F: RETAIL AND WHOLESALE TRADES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1	WSIB Administrative	0.254
B.2	Legislative Obligations	
	WSIAT	0.013
	Office of Worker Advisor	0.007
	Office of Employer Advisor	0.002
	OHSA	0.062
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	Sub-Total	0.087
B.3	Prevention	
	OSSA	0.024
B.4	TOTAL OVERHEAD EXPENSES	0.365

2009 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 607: SPECIALTY FOOD STORES

(CLASS F: RETAIL AND WHOLESALE TRADES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1	WSIB Administrative	0.371
B.2	Legislative Obligations	
	WSIAT	0.019
	Office of Worker Advisor	0.010
	Office of Employer Advisor	0.003
	OHSA	0.091
	Mine Rescue	0.000
	Program Administration	0.001
	Institute of Work & Health	0.004
	Sub-Total	0.128
B.3	Prevention	
	OSSA	0.039
B.4	TOTAL OVERHEAD EXPENSES	0.538

**2009 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES**

RATE GROUP 608: BEER STORES

(CLASS F: RETAIL AND WHOLESALE TRADES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1	WSIB Administrative	0.404
B.2	Legislative Obligations	
	WSIAT	0.021
	Office of Worker Advisor	0.010
	Office of Employer Advisor	0.003
	OHSA	0.100
	Mine Rescue	0.000
	Program Administration	0.001
	Institute of Work & Health	0.005
	Sub-Total	0.139
B.3	Prevention	
	OSSA	0.043
B.4	TOTAL OVERHEAD EXPENSES	0.587

2009 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 612: AGRICULTURAL PRODUCTS, SALES

(CLASS F: RETAIL AND WHOLESALE TRADES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1	WSIB Administrative	0.291
B.2	Legislative Obligations	
	WSIAT	0.015
	Office of Worker Advisor	0.008
	Office of Employer Advisor	0.002
	OHSA	0.071
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	Sub-Total	0.100
B.3	Prevention	
	IAPA	0.041
B.4	TOTAL OVERHEAD EXPENSES	0.433

2009 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 630: VEHICLE SERVICES AND REPAIRS

(CLASS F: RETAIL AND WHOLESALE TRADES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1	WSIB Administrative	0.363
B.2	Legislative Obligations	
	WSIAT	0.019
	Office of Worker Advisor	0.009
	Office of Employer Advisor	0.003
	OHSA	0.089
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.004
	Sub-Total	0.125
B.3	Prevention	
	OSSA	0.038
B.4	TOTAL OVERHEAD EXPENSES	0.526

2009 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 633: PETROLEUM PRODUCTS, SALES

(CLASS F: RETAIL AND WHOLESALE TRADES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1	WSIB Administrative	0.300
B.2	Legislative Obligations	
	WSIAT	0.016
	Office of Worker Advisor	0.008
	Office of Employer Advisor	0.002
	OHSA	0.074
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	Sub-Total	0.103
B.3	Prevention	
	IAPA	0.042
B.4	TOTAL OVERHEAD EXPENSES	0.445

**2009 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES**

RATE GROUP 636: OTHER SALES

(CLASS F: RETAIL AND WHOLESALE TRADES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1	WSIB Administrative	0.225
B.2	Legislative Obligations	
	WSIAT	0.012
	Office of Worker Advisor	0.006
	Office of Employer Advisor	0.002
	OHSA	0.055
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	Sub-Total	0.077
B.3	Prevention	
	OSSA	0.021
B.4	TOTAL OVERHEAD EXPENSES	0.324

2009 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 638: PHARMACIES

(CLASS F: RETAIL AND WHOLESALE TRADES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1	WSIB Administrative	0.111
B.2	Legislative Obligations	
	WSIAT	0.006
	Office of Worker Advisor	0.003
	Office of Employer Advisor	0.001
	OHSA	0.027
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.001
	Sub-Total	0.038
B.3	Prevention	
	OSSA	0.015
B.4	TOTAL OVERHEAD EXPENSES	0.164

2009 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 641: CLOTHING STORES

(CLASS F: RETAIL AND WHOLESALE TRADES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1	WSIB Administrative	0.216
B.2	Legislative Obligations	
	WSIAT	0.011
	Office of Worker Advisor	0.006
	Office of Employer Advisor	0.002
	OHSA	0.053
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.002
	Sub-Total	0.074
B.3	Prevention	
	OSSA	0.020
B.4	TOTAL OVERHEAD EXPENSES	0.310

2009 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 657: AUTOMOBILE AND TRUCK DEALERS

(CLASS F: RETAIL AND WHOLESALE TRADES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1	WSIB Administrative	0.128
B.2	Legislative Obligations	
	WSIAT	0.007
	Office of Worker Advisor	0.003
	Office of Employer Advisor	0.001
	OHSA	0.031
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.001
	Sub-Total	0.044
B.3	Prevention	
	OSSA	0.016
B.4	TOTAL OVERHEAD EXPENSES	0.188

2009 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

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

(CLASS F: RETAIL AND WHOLESALE TRADES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1	WSIB Administrative	0.082
B.2	Legislative Obligations	
	WSIAT	0.004
	Office of Worker Advisor	0.002
	Office of Employer Advisor	0.001
	OHSA	0.020
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.001
	Sub-Total	0.028
B.3	Prevention	
	OSSA	0.014
B.4	TOTAL OVERHEAD EXPENSES	0.124

2009 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 670: MACHINERY AND OTHER VEHICLES, SALES

(CLASS F: RETAIL AND WHOLESALE TRADES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1	WSIB Administrative	0.250
B.2	Legislative Obligations	
	WSIAT	0.013
	Office of Worker Advisor	0.006
	Office of Employer Advisor	0.002
	OHSA	0.061
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	Sub-Total	0.086
B.3	Prevention	
	IAPA	0.035
B.4	TOTAL OVERHEAD EXPENSES	0.371

2009 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 681: LUMBER AND BUILDERS SUPPLY

(CLASS F: RETAIL AND WHOLESALE TRADES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1	WSIB Administrative	0.316
B.2	Legislative Obligations	
	WSIAT	0.016
	Office of Worker Advisor	0.008
	Office of Employer Advisor	0.002
	OHSA	0.078
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.004
	Sub-Total	0.109
B.3	Prevention	
	THSAO	0.039
B.4	TOTAL OVERHEAD EXPENSES	0.464

2009 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 685: METAL PRODUCTS, WHOLESALE

(CLASS F: RETAIL AND WHOLESALE TRADES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1	WSIB Administrative	0.324
B.2	Legislative Obligations	
	WSIAT	0.017
	Office of Worker Advisor	0.008
	Office of Employer Advisor	0.003
	OHSA	0.079
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.004
	Sub-Total	0.111
B.3	Prevention	
	IAPA	0.046
B.4	TOTAL OVERHEAD EXPENSES	0.481

2009 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 689: WASTE MATERIALS RECYCLING

(CLASS F: RETAIL AND WHOLESALE TRADES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1	WSIB Administrative	0.536
B.2	Legislative Obligations	
	WSIAT	0.028
	Office of Worker Advisor	0.014
	Office of Employer Advisor	0.004
	OHSA	0.132
	Mine Rescue	0.000
	Program Administration	0.001
	Institute of Work & Health	0.006
	Sub-Total	0.185
B.3	Prevention	
	THSAO	0.057
B.4	TOTAL OVERHEAD EXPENSES	0.778

2009 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

CLASS F: RETAIL AND WHOLESALE TRADES

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1	WSIB Administrative	0.229
B.2	Legislative Obligations	
	WSIAT	0.012
	Office of Worker Advisor	0.006
	Office of Employer Advisor	0.002
	OHSA	0.056
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	Sub-Total	0.078
B.3	Prevention	0.025
B.4	TOTAL OVERHEAD EXPENSES	0.332

2009 PREMIUM RATE COMPONENTS

RATE GROUP 604: FOOD, SALES

(CLASS F: RETAIL AND WHOLESALE TRADES)

Component	2009 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2009 Premium Rate	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	1.182		1.157	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.379)		(0.309)	
b. plus Transfer Charge	0.305		0.250	
3. NET NEW CLAIMS COST	1.108	1.108	1.099	1.099
		46%		47%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.297		0.318	
2. Legislative Obligations	0.102		0.099	
3. Prevention	0.030		0.029	
4. TOTAL OVERHEAD EXPENSES	0.429	0.429	0.447	0.447
		18%		19%
C. UNFUNDED LIABILITY		0.791		0.712
		33%		31%
D. (GAIN)/LOSS		0.105		0.074
		4%		3%
E. TOTAL PREMIUM RATE (A+B+C+D)	<u>2.43</u>	<u>100%</u>	<u>2.33</u>	<u>100%</u>

2009 PREMIUM RATE COMPONENTS

RATE GROUP 606: GROCERY AND CONVENIENCE STORES

(CLASS F: RETAIL AND WHOLESALE TRADES)

Component	2009 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2009 Premium Rate	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	0.787		0.771	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.190)		(0.166)	
b. plus Transfer Charge	0.203		0.166	
3. NET NEW CLAIMS COST	0.800	0.800	0.773	0.773
		44%		45%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.254		0.270	
2. Legislative Obligations	0.087		0.085	
3. Prevention	0.024		0.023	
4. TOTAL OVERHEAD EXPENSES	0.365	0.365	0.379	0.379
		20%		22%
C. UNFUNDED LIABILITY		0.571		0.501
		32%		29%
D. (GAIN)/LOSS		0.076		0.052
		4%		3%
E. TOTAL PREMIUM RATE (A+B+C+D)	1.81	100%	1.71	100%

2009 PREMIUM RATE COMPONENTS

RATE GROUP 607: SPECIALTY FOOD STORES

(CLASS F: RETAIL AND WHOLESALE TRADES)

Component	2009 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2009 Premium Rate	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	1.591		1.582	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.358)		(0.320)	
b. plus Transfer Charge	<u>0.411</u>		<u>0.341</u>	
3. NET NEW CLAIMS COST	1.645	1.645	1.604	1.604
		47%		48%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.371		0.393	
2. Legislative Obligations	0.128		0.123	
3. Prevention	<u>0.039</u>		<u>0.037</u>	
4. TOTAL OVERHEAD EXPENSES	0.538	0.538	0.553	0.553
		15%		17%
C. UNFUNDED LIABILITY		1.173		1.040
		33%		31%
D. (GAIN)/LOSS		<u>0.156</u>		<u>0.108</u>
		4%		3%
E. TOTAL PREMIUM RATE (A+B+C+D)	<u><u>3.51</u></u>	<u>100%</u>	<u><u>3.31</u></u>	<u>100%</u>

2009 PREMIUM RATE COMPONENTS

RATE GROUP 608: BEER STORES

(CLASS F: RETAIL AND WHOLESALE TRADES)

Component	2009 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2009 Premium Rate	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	2.136		2.204	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.804)		(0.691)	
b. plus Transfer Charge	<u>0.552</u>		<u>0.476</u>	
3. NET NEW CLAIMS COST	1.884	1.884 47%	1.989	1.989 49%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.405		0.450	
2. Legislative Obligations	0.139		0.141	
3. Prevention	<u>0.043</u>		<u>0.043</u>	
4. TOTAL OVERHEAD EXPENSES	0.587	0.587 15%	0.633	0.633 16%
C. UNFUNDED LIABILITY		1.344 34%		1.289 32%
D. (GAIN)/LOSS		<u>0.179</u> 4%		<u>0.133</u> 3%
E. TOTAL PREMIUM RATE (A+B+C+D)		<u><u>3.99</u></u> <u>100%</u>		<u><u>4.04</u></u> <u>100%</u>

2009 PREMIUM RATE COMPONENTS

RATE GROUP 612: AGRICULTURAL PRODUCTS, SALES

(CLASS F: RETAIL AND WHOLESALE TRADES)

Component	2009 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2009 Premium Rate	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	1.117		1.154	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.336)		(0.289)	
b. plus Transfer Charge	0.289		0.249	
3. NET NEW CLAIMS COST	1.069	1.069	1.114	1.114
		45%		47%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.292		0.322	
2. Legislative Obligations	0.100		0.099	
3. Prevention	0.041		0.038	
4. TOTAL OVERHEAD EXPENSES	0.433	0.433	0.459	0.459
		18%		19%
C. UNFUNDED LIABILITY		0.763		0.722
		32%		30%
D. (GAIN)/LOSS		0.102		0.075
		4%		3%
E. TOTAL PREMIUM RATE (A+B+C+D)	2.37	100%	2.37	100%

2009 PREMIUM RATE COMPONENTS

RATE GROUP 630: VEHICLE SERVICES AND REPAIRS

(CLASS F: RETAIL AND WHOLESALE TRADES)

Component	2009 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2009 Premium Rate	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	1.578		1.655	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.403)		(0.363)	
b. plus Transfer Charge	0.408		0.357	
3. NET NEW CLAIMS COST	<u>1.583</u>	1.583 47%	<u>1.650</u>	1.650 49%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.363		0.400	
2. Legislative Obligations	0.125		0.124	
3. Prevention	0.038		0.037	
4. TOTAL OVERHEAD EXPENSES	<u>0.526</u>	0.526 16%	<u>0.562</u>	0.562 17%
C. UNFUNDED LIABILITY		1.129 33%		1.069 32%
D. (GAIN)/LOSS	<u>0.151</u>	<u>4%</u>	<u>0.111</u>	<u>3%</u>
E. TOTAL PREMIUM RATE (A+B+C+D)	<u><u>3.39</u></u>	<u>100%</u>	<u><u>3.39</u></u>	<u>100%</u>

2009 PREMIUM RATE COMPONENTS

RATE GROUP 633: PETROLEUM PRODUCTS, SALES

(CLASS F: RETAIL AND WHOLESALE TRADES)

Component	2009 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2009 Premium Rate	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	1.069		1.073	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.215)		(0.180)	
b. plus Transfer Charge	0.276		0.232	
3. NET NEW CLAIMS COST	<u>1.130</u>	1.130 45%	<u>1.125</u>	1.125 47%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.300		0.323	
2. Legislative Obligations	0.103		0.099	
3. Prevention	0.042		0.038	
4. TOTAL OVERHEAD EXPENSES	<u>0.445</u>	0.445 18%	<u>0.461</u>	0.461 19%
C. UNFUNDED LIABILITY		0.806 32%		0.729 31%
D. (GAIN)/LOSS	<u>0.107</u>	<u>4%</u>	<u>0.076</u>	<u>3%</u>
E. TOTAL PREMIUM RATE (A+B+C+D)	<u><u>2.49</u></u>	<u>100%</u>	<u><u>2.39</u></u>	<u>100%</u>

2009 PREMIUM RATE COMPONENTS

RATE GROUP 636: OTHER SALES

(CLASS F: RETAIL AND WHOLESALE TRADES)

Component	2009 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2009 Premium Rate	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	0.600		0.583	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.162)		(0.131)	
b. plus Transfer Charge	<u>0.155</u>		<u>0.126</u>	
3. NET NEW CLAIMS COST	0.593	0.593	0.578	0.578
		42%		43%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.226		0.242	
2. Legislative Obligations	0.077		0.074	
3. Prevention	<u>0.021</u>		<u>0.020</u>	
4. TOTAL OVERHEAD EXPENSES	0.324	0.324	0.338	0.338
		23%		25%
C. UNFUNDED LIABILITY		0.423		0.375
		30%		28%
D. (GAIN)/LOSS		<u>0.056</u>		<u>0.039</u>
		4%		3%
E. TOTAL PREMIUM RATE (A+B+C+D)	<u><u>1.40</u></u>	<u>100%</u>	<u><u>1.33</u></u>	<u>100%</u>

2009 PREMIUM RATE COMPONENTS

RATE GROUP 638: PHARMACIES

(CLASS F: RETAIL AND WHOLESALE TRADES)

Component	2009 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2009 Premium Rate	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	0.248		0.240	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.063)		(0.054)	
b. plus Transfer Charge	0.064		0.052	
3. NET NEW CLAIMS COST	0.248	0.248	0.239	0.239
		41%		43%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.111		0.105	
2. Legislative Obligations	0.038		0.032	
3. Prevention	0.015		0.015	
4. TOTAL OVERHEAD EXPENSES	0.164	0.164	0.154	0.154
		27%		28%
C. UNFUNDED LIABILITY		0.177		0.155
		29%		28%
D. (GAIN)/LOSS		0.024		0.016
		4%		3%
E. TOTAL PREMIUM RATE (A+B+C+D)	<u>0.61</u>	<u>100%</u>	<u>0.56</u>	<u>100%</u>

2009 PREMIUM RATE COMPONENTS

RATE GROUP 641: CLOTHING STORES

(CLASS F: RETAIL AND WHOLESALE TRADES)

Component	2009 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2009 Premium Rate	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	0.525		0.480	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.133)		(0.102)	
b. plus Transfer Charge	<u>0.136</u>		<u>0.104</u>	
3. NET NEW CLAIMS COST	0.527	0.527	0.482	0.482
		42%		43%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.216		0.213	
2. Legislative Obligations	0.074		0.066	
3. Prevention	<u>0.020</u>		<u>0.019</u>	
4. TOTAL OVERHEAD EXPENSES	0.310	0.310	0.299	0.299
		25%		26%
C. UNFUNDED LIABILITY		0.376		0.312
		30%		28%
D. (GAIN)/LOSS		<u>0.050</u>		<u>0.033</u>
		4%		3%
E. TOTAL PREMIUM RATE (A+B+C+D)	<u><u>1.26</u></u>	<u>100%</u>	<u><u>1.13</u></u>	<u>100%</u>

2009 PREMIUM RATE COMPONENTS

RATE GROUP 657: AUTOMOBILE AND TRUCK DEALERS

(CLASS F: RETAIL AND WHOLESALE TRADES)

Component	2009 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2009 Premium Rate	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	0.284		0.287	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.071)		(0.061)	
b. plus Transfer Charge	0.073		0.062	
3. NET NEW CLAIMS COST	<u>0.286</u>	0.286 40%	<u>0.288</u>	0.288 42%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.128		0.127	
2. Legislative Obligations	0.044		0.039	
3. Prevention	0.016		0.015	
4. TOTAL OVERHEAD EXPENSES	<u>0.188</u>	0.188 26%	<u>0.182</u>	0.182 27%
C. UNFUNDED LIABILITY		0.204 29%		0.187 28%
D. (GAIN)/LOSS		<u>0.027</u> 4%		<u>0.020</u> 3%
E. TOTAL PREMIUM RATE (A+B+C+D)		<u><u>0.71</u></u> <u>100%</u>		<u><u>0.68</u></u> <u>100%</u>

2009 PREMIUM RATE COMPONENTS

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

(CLASS F: RETAIL AND WHOLESALE TRADES)

Component	2009 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2009 Premium Rate	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	0.173		0.174	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.033)		(0.028)	
b. plus Transfer Charge	0.045		0.038	
3. NET NEW CLAIMS COST	<u>0.184</u>	0.184 40%	<u>0.184</u>	0.184 42%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.082		0.081	
2. Legislative Obligations	0.028		0.025	
3. Prevention	0.014		0.014	
4. TOTAL OVERHEAD EXPENSES	<u>0.124</u>	0.124 27%	<u>0.121</u>	0.121 28%
C. UNFUNDED LIABILITY		0.131 28%		0.120 27%
D. (GAIN)/LOSS		<u>0.017</u> 4%		<u>0.013</u> 3%
E. TOTAL PREMIUM RATE (A+B+C+D)		<u><u>0.46</u></u> 100%		<u><u>0.44</u></u> 100%

2009 PREMIUM RATE COMPONENTS

RATE GROUP 670: MACHINERY AND OTHER VEHICLES, SALES

(CLASS F: RETAIL AND WHOLESALE TRADES)

Component	2009 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2009 Premium Rate	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	0.704		0.738	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.117)		(0.102)	
b. plus Transfer Charge	<u>0.182</u>		<u>0.159</u>	
3. NET NEW CLAIMS COST	0.769	0.769	0.796	0.796
		44%		45%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.250		0.275	
2. Legislative Obligations	0.086		0.086	
3. Prevention	<u>0.035</u>		<u>0.032</u>	
4. TOTAL OVERHEAD EXPENSES	0.371	0.371	0.392	0.392
		21%		22%
C. UNFUNDED LIABILITY		0.548		0.516
		31%		29%
D. (GAIN)/LOSS		<u>0.073</u>		<u>0.054</u>
		4%		3%
E. TOTAL PREMIUM RATE (A+B+C+D)		<u><u>1.76</u></u>		<u><u>1.76</u></u>
		<u>100%</u>		<u>100%</u>

2009 PREMIUM RATE COMPONENTS

RATE GROUP 681: LUMBER AND BUILDERS SUPPLY

(CLASS F: RETAIL AND WHOLESALE TRADES)

Component	2009 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2009 Premium Rate	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	1.211		1.262	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.277)		(0.241)	
b. plus Transfer Charge	0.313		0.273	
3. NET NEW CLAIMS COST	<u>1.247</u>	1.247 46%	<u>1.295</u>	1.295 48%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.316		0.347	
2. Legislative Obligations	0.109		0.108	
3. Prevention	0.039		0.039	
4. TOTAL OVERHEAD EXPENSES	<u>0.464</u>	0.464 17%	<u>0.495</u>	0.495 18%
C. UNFUNDED LIABILITY		0.890 33%		0.839 31%
D. (GAIN)/LOSS	<u>0.119</u>	<u>4%</u>	<u>0.087</u>	<u>3%</u>
E. TOTAL PREMIUM RATE (A+B+C+D)	<u><u>2.72</u></u>	<u>100%</u>	<u><u>2.72</u></u>	<u>100%</u>

2009 PREMIUM RATE COMPONENTS

RATE GROUP 685: METAL PRODUCTS, WHOLESALE

(CLASS F: RETAIL AND WHOLESALE TRADES)

Component	2009 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2009 Premium Rate	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	1.193		1.274	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.202)		(0.179)	
b. plus Transfer Charge	<u>0.308</u>		<u>0.275</u>	
3. NET NEW CLAIMS COST	1.299	1.299 46%	1.370	1.370 48%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.324		0.358	
2. Legislative Obligations	0.111		0.111	
3. Prevention	<u>0.046</u>		<u>0.042</u>	
4. TOTAL OVERHEAD EXPENSES	0.481	0.481 17%	0.513	0.513 18%
C. UNFUNDED LIABILITY		0.927 33%		0.888 31%
D. (GAIN)/LOSS		<u>0.124</u> 4%		<u>0.092</u> 3%
E. TOTAL PREMIUM RATE (A+B+C+D)		<u><u>2.83</u></u> 100%		<u><u>2.86</u></u> 100%

2009 PREMIUM RATE COMPONENTS

RATE GROUP 689: WASTE MATERIALS RECYCLING

(CLASS F: RETAIL AND WHOLESALE TRADES)

Component	2009 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2009 Premium Rate	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	2.701		2.839	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.566)		(0.496)	
b. plus Transfer Charge	0.698		0.613	
3. NET NEW CLAIMS COST	<u>2.832</u>	2.832 48%	<u>2.956</u>	2.956 50%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.536		0.590	
2. Legislative Obligations	0.185		0.186	
3. Prevention	0.057		0.058	
4. TOTAL OVERHEAD EXPENSES	<u>0.778</u>	0.778 13%	<u>0.834</u>	0.834 14%
C. UNFUNDED LIABILITY		2.021 34%		1.916 32%
D. (GAIN)/LOSS		<u>0.269</u> 5%		<u>0.198</u> 3%
E. TOTAL PREMIUM RATE (A+B+C+D)		<u><u>5.90</u></u> 100%		<u><u>5.90</u></u> 100%

2009 PREMIUM RATE COMPONENTS

CLASS F: RETAIL AND WHOLESALE TRADES

Component	2009 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2009 Premium Rate	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	0.749		0.754	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.197)		(0.166)	
b. plus Transfer Charge	<u>0.193</u>		<u>0.163</u>	
3. NET NEW CLAIMS COST	0.745	0.745	0.751	0.751
		44%		46%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.229		0.246	
2. Legislative Obligations	0.078		0.076	
3. Prevention	<u>0.025</u>		<u>0.024</u>	
4. TOTAL OVERHEAD EXPENSES	0.332	0.332	0.347	0.347
		20%		21%
C. UNFUNDED LIABILITY		0.532		0.487
		32%		30%
D. (GAIN)/LOSS		<u>0.071</u>		<u>0.051</u>
		4%		3%
E. TOTAL PREMIUM RATE (A+B+C+D)		<u><u>1.68</u></u>		<u><u>1.64</u></u>
		100%		100%

2009 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>2009 Premium Rate</u> (\$)
604	FOOD, SALES	1.108	0.429	0.791	0.105	2.43
606	GROCERY AND CONVENIENCE STORES	0.800	0.365	0.571	0.076	1.81
607	SPECIALTY FOOD STORES	1.645	0.538	1.173	0.156	3.51
608	BEER STORES	1.884	0.587	1.344	0.179	3.99
612	AGRICULTURAL PRODUCTS, SALES	1.069	0.433	0.763	0.102	2.37
630	VEHICLE SERVICES AND REPAIRS	1.583	0.526	1.129	0.151	3.39
633	PETROLEUM PRODUCTS, SALES	1.130	0.445	0.806	0.107	2.49
636	OTHER SALES	0.593	0.324	0.423	0.056	1.40
638	PHARMACIES	0.248	0.164	0.177	0.024	0.61
641	CLOTHING STORES	0.527	0.310	0.376	0.050	1.26
657	AUTOMOBILE AND TRUCK DEALERS	0.286	0.188	0.204	0.027	0.71
668	COMPUTER, ELECTRONIC AND ELECTRICAL EQUIPMENT, SALES	0.184	0.124	0.131	0.017	0.46
670	MACHINERY AND OTHER VEHICLES, SALES	0.769	0.371	0.548	0.073	1.76
681	LUMBER AND BUILDERS SUPPLY	1.247	0.464	0.890	0.119	2.72
685	METAL PRODUCTS, WHOLESALE	1.299	0.481	0.927	0.124	2.83
689	WASTE MATERIALS RECYCLING	2.832	0.778	2.021	0.269	5.90
CLASS: F	RETAIL AND WHOLESALE TRADES	0.745	0.332	0.532	0.071	1.68



WSIB **2009**
Premium
Rates **MANUAL**

SECTION 6G

*Class G –
Construction*



Workplace Safety &
Insurance Board

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

2009 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
2003	\$1,371,357,420	\$65,600	\$43,767	31,333	568	1.81%
2004	\$1,366,689,708	\$66,800	\$43,934	31,108	600	1.93%
2005	\$1,426,547,521	\$67,700	\$46,055	30,975	566	1.83%
2006	\$1,534,677,860	\$69,400	\$46,517	32,992	553	1.68%
2007	\$1,665,723,797	\$71,800	\$46,031	36,187	522	1.44%
2008	\$1,685,143,143	\$73,300	\$47,480	35,492	476	1.34%
2009	\$1,692,372,965	\$74,600	\$48,793	34,685	432	1.25%

2009 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
2003	\$1,979,436,015	\$65,600	\$43,375	45,635	979	2.15%
2004	\$2,028,746,048	\$66,800	\$45,520	44,568	1,014	2.28%
2005	\$2,263,563,369	\$67,700	\$47,269	47,887	1,004	2.10%
2006	\$2,362,420,722	\$69,400	\$49,444	47,780	939	1.97%
2007	\$2,524,685,762	\$71,800	\$48,478	52,079	848	1.63%
2008	\$2,554,119,061	\$73,300	\$50,003	51,079	773	1.51%
2009	\$2,565,077,077	\$74,600	\$51,386	49,918	702	1.41%

2009 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
2003	\$1,150,242,746	\$65,600	\$44,129	26,065	517	1.98%
2004	\$1,269,688,605	\$66,800	\$45,153	28,120	545	1.94%
2005	\$1,356,509,055	\$67,700	\$45,647	29,717	548	1.84%
2006	\$1,399,799,187	\$69,400	\$48,161	29,065	497	1.71%
2007	\$1,477,036,875	\$71,800	\$47,455	31,125	530	1.70%
2008	\$1,494,256,471	\$73,300	\$48,947	30,528	478	1.57%
2009	\$1,500,667,326	\$74,600	\$50,301	29,834	429	1.44%

2009 PREMIUM RATES

5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 719: INSIDE FINISHING

(CLASS G: CONSTRUCTION)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
2003	\$927,060,338	\$65,600	\$38,037	24,373	553	2.27%
2004	\$996,880,496	\$66,800	\$38,476	25,909	592	2.28%
2005	\$1,050,875,701	\$67,700	\$39,291	26,746	557	2.08%
2006	\$1,070,867,462	\$69,400	\$40,154	26,669	521	1.95%
2007	\$1,085,895,114	\$71,800	\$39,414	27,551	525	1.91%
2008	\$1,098,554,700	\$73,300	\$40,654	27,022	479	1.77%
2009	\$1,103,267,863	\$74,600	\$41,778	26,408	434	1.64%

2009 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 723: INDUSTRIAL, COMMERCIAL & INSTITUTIONAL CONSTRUCTION

(CLASS G: CONSTRUCTION)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
2003	\$1,077,169,661	\$65,600	\$40,774	26,418	486	1.84%
2004	\$1,105,193,091	\$66,800	\$41,595	26,570	494	1.86%
2005	\$1,188,565,384	\$67,700	\$41,959	28,327	452	1.60%
2006	\$1,292,095,400	\$69,400	\$45,496	28,400	412	1.45%
2007	\$1,387,831,500	\$71,800	\$43,884	31,625	426	1.35%
2008	\$1,404,011,121	\$73,300	\$45,264	31,018	388	1.25%
2009	\$1,410,034,793	\$74,600	\$46,516	30,313	353	1.16%

2009 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
2003	\$256,972,475	\$65,600	\$33,782	7,607	267	3.51%
2004	\$292,324,685	\$66,800	\$35,039	8,343	288	3.45%
2005	\$313,847,148	\$67,700	\$35,449	8,853	314	3.55%
2006	\$343,752,602	\$69,400	\$36,003	9,548	290	3.04%
2007	\$337,554,542	\$71,800	\$37,817	8,926	283	3.17%
2008	\$341,489,821	\$73,300	\$39,005	8,755	255	2.91%
2009	\$342,954,925	\$74,600	\$40,084	8,556	229	2.68%

2009 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
2003	\$319,462,787	\$65,600	\$50,610	6,312	133	2.11%
2004	\$363,612,559	\$66,800	\$53,972	6,737	153	2.27%
2005	\$392,190,053	\$67,700	\$54,892	7,145	156	2.18%
2006	\$463,763,969	\$69,400	\$56,238	8,246	188	2.28%
2007	\$499,056,352	\$71,800	\$59,186	8,432	191	2.27%
2008	\$504,874,452	\$73,300	\$61,049	8,270	183	2.21%
2009	\$507,040,531	\$74,600	\$62,737	8,082	176	2.18%

2009 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
2003	\$478,390,510	\$65,600	\$46,654	10,254	280	2.73%
2004	\$454,846,195	\$66,800	\$45,341	10,032	261	2.60%
2005	\$521,609,560	\$67,700	\$48,083	10,848	285	2.63%
2006	\$550,006,132	\$69,400	\$48,276	11,393	257	2.26%
2007	\$614,821,025	\$71,800	\$46,595	13,195	249	1.89%
2008	\$621,988,733	\$73,300	\$48,060	12,942	227	1.75%
2009	\$624,657,271	\$74,600	\$49,388	12,648	206	1.63%

2009 PREMIUM RATES

5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 741: MASONRY

(CLASS G: CONSTRUCTION)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
2003	\$355,179,068	\$65,600	\$46,509	7,637	330	4.32%
2004	\$351,688,629	\$66,800	\$49,261	7,139	299	4.19%
2005	\$352,973,610	\$67,700	\$48,526	7,274	253	3.48%
2006	\$344,045,094	\$69,400	\$51,936	6,624	234	3.53%
2007	\$333,542,478	\$71,800	\$49,443	6,746	211	3.13%
2008	\$337,430,984	\$73,300	\$50,995	6,617	192	2.90%
2009	\$338,878,675	\$74,600	\$52,401	6,467	175	2.71%

2009 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
2003	\$182,683,216	\$65,600	\$50,127	3,644	226	6.20%
2004	\$195,745,411	\$66,800	\$53,580	3,653	232	6.35%
2005	\$222,490,925	\$67,700	\$56,176	3,961	259	6.54%
2006	\$251,721,759	\$69,400	\$56,078	4,489	266	5.93%
2007	\$291,927,546	\$71,800	\$56,718	5,147	253	4.92%
2008	\$295,330,897	\$73,300	\$58,505	5,048	237	4.69%
2009	\$296,597,964	\$74,600	\$60,125	4,933	221	4.48%

2009 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
2003	\$494,590,453	\$65,600	\$38,962	12,694	474	3.73%
2004	\$534,376,456	\$66,800	\$41,553	12,860	545	4.24%
2005	\$569,694,427	\$67,700	\$41,157	13,842	508	3.67%
2006	\$589,679,530	\$69,400	\$42,082	14,013	498	3.55%
2007	\$616,800,639	\$71,800	\$44,499	13,861	465	3.35%
2008	\$623,991,426	\$73,300	\$45,899	13,595	424	3.12%
2009	\$626,668,556	\$74,600	\$47,168	13,286	385	2.90%

2009 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
2003	\$1,198,326,261	\$65,600	\$36,097	33,197	1,297	3.91%
2004	\$1,327,586,101	\$66,800	\$36,650	36,223	1,363	3.76%
2005	\$1,404,738,830	\$67,700	\$38,199	36,774	1,284	3.49%
2006	\$1,455,262,588	\$69,400	\$37,967	38,330	1,167	3.04%
2007	\$1,516,974,732	\$71,800	\$38,844	39,053	1,136	2.91%
2008	\$1,534,659,931	\$73,300	\$40,066	38,303	1,035	2.70%
2009	\$1,541,244,130	\$74,600	\$41,175	37,432	940	2.51%

2009 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
2003	\$9,790,870,950	\$65,600	\$41,633	235,169	6,110	2.60%
2004	\$10,287,377,984	\$66,800	\$42,640	241,262	6,386	2.65%
2005	\$11,063,605,583	\$67,700	\$43,842	252,349	6,186	2.45%
2006	\$11,658,092,305	\$69,400	\$45,266	257,549	5,822	2.26%
2007	\$12,351,850,362	\$71,800	\$45,092	273,927	5,639	2.06%
2008	\$12,495,850,740	\$73,300	\$46,510	268,669	5,147	1.92%
2009	\$12,549,462,076	\$74,600	\$47,796	262,562	4,682	1.78%

2009 PREMIUM RATES

NEW CLAIMS COST BY RATE GROUP

<u>Rate Group</u>	<u>Description</u>	<u>2009 New Claims Cost</u>		<u>2009 Premium</u>
		<u>Cost Index *</u> (%)	<u>Cost per LTI</u> (\$)	<u>Rate</u> (\$)
704	ELECTRICAL AND INCIDENTAL CONSTRUCTION SERVICES	77%	57,397	3.25
707	MECHANICAL AND SHEET METAL WORK	91%	67,787	3.98
711	ROADBUILDING AND EXCAVATING	108%	79,904	4.68
719	INSIDE FINISHING	110%	81,649	6.75
723	INDUSTRIAL, COMMERCIAL & INSTITUTIONAL CONSTRUCTION	109%	80,945	4.35
728	ROOFING	115%	85,685	12.98
732	HEAVY CIVIL CONSTRUCTION	117%	86,814	6.34
737	MILLWRIGHTING AND WELDING	119%	88,228	6.25
741	MASONRY	136%	100,907	11.15
748	FORM WORK AND DEMOLITION	133%	98,993	15.86
751	SIDING AND OUTSIDE FINISHING	87%	64,708	9.14
764	HOMEBUILDING	85%	63,468	8.71
CLASS: G	CONSTRUCTION		74,296	6.02

**2009 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES**

RATE GROUP 704: ELECTRICAL AND INCIDENTAL CONSTRUCTION SERVICES

(CLASS G: CONSTRUCTION)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1	WSIB Administrative	0.351
B.2	Legislative Obligations	
	WSIAT	0.018
	Office of Worker Advisor	0.009
	Office of Employer Advisor	0.003
	OHSA	0.086
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.004
	Sub-Total	0.121
B.3	Prevention	
	CSAO	0.091
B.4	TOTAL OVERHEAD EXPENSES	0.563

2009 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 707: MECHANICAL AND SHEET METAL WORK

(CLASS G: CONSTRUCTION)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1	WSIB Administrative	0.402
B.2	Legislative Obligations	
	WSIAT	0.021
	Office of Worker Advisor	0.010
	Office of Employer Advisor	0.003
	OHSA	0.099
	Mine Rescue	0.000
	Program Administration	0.001
	Institute of Work & Health	0.005
	Sub-Total	0.138
B.3	Prevention	
	CSAO	0.099
B.4	TOTAL OVERHEAD EXPENSES	0.639

2009 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 711: ROADBUILDING AND EXCAVATING

(CLASS G: CONSTRUCTION)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1	WSIB Administrative	0.451
B.2	Legislative Obligations	
	WSIAT	0.023
	Office of Worker Advisor	0.012
	Office of Employer Advisor	0.004
	OHSA	0.111
	Mine Rescue	0.000
	Program Administration	0.001
	Institute of Work & Health	0.005
	Sub-Total	0.155
B.3	Prevention	
	CSAO	0.106
B.4	TOTAL OVERHEAD EXPENSES	0.711

**2009 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES**

RATE GROUP 719: INSIDE FINISHING

(CLASS G: CONSTRUCTION)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1	WSIB Administrative	0.594
B.2	Legislative Obligations	
	WSIAT	0.031
	Office of Worker Advisor	0.015
	Office of Employer Advisor	0.005
	OHSA	0.147
	Mine Rescue	0.000
	Program Administration	0.001
	Institute of Work & Health	0.007
	Sub-Total	0.205
B.3	Prevention	
	CSAO	0.128
B.4	TOTAL OVERHEAD EXPENSES	0.927

2009 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 723: INDUSTRIAL, COMMERCIAL & INSTITUTIONAL CONSTRUCTION

(CLASS G: CONSTRUCTION)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1	WSIB Administrative	0.427
B.2	Legislative Obligations	
	WSIAT	0.022
	Office of Worker Advisor	0.011
	Office of Employer Advisor	0.003
	OHSA	0.105
	Mine Rescue	0.000
	Program Administration	0.001
	Institute of Work & Health	0.005
	Sub-Total	0.147
B.3	Prevention	
	CSAO	0.103
B.4	TOTAL OVERHEAD EXPENSES	0.677

2009 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 728: ROOFING

(CLASS G: CONSTRUCTION)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1	WSIB Administrative	1.026
B.2	Legislative Obligations	
	WSIAT	0.053
	Office of Worker Advisor	0.026
	Office of Employer Advisor	0.008
	OHSA	0.254
	Mine Rescue	0.000
	Program Administration	0.001
	Institute of Work & Health	0.012
	Sub-Total	0.355
B.3	Prevention	
	CSAO	0.192
B.4	TOTAL OVERHEAD EXPENSES	1.573

2009 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 732: HEAVY CIVIL CONSTRUCTION

(CLASS G: CONSTRUCTION)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1	WSIB Administrative	0.566
B.2	Legislative Obligations	
	WSIAT	0.029
	Office of Worker Advisor	0.015
	Office of Employer Advisor	0.004
	OHSA	0.140
	Mine Rescue	0.000
	Program Administration	0.001
	Institute of Work & Health	0.006
	Sub-Total	0.195
B.3	Prevention	
	CSAO	0.123
B.4	TOTAL OVERHEAD EXPENSES	0.883

2009 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 737: MILLWRIGHTING AND WELDING

(CLASS G: CONSTRUCTION)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1	WSIB Administrative	0.560
B.2	Legislative Obligations	
	WSIAT	0.029
	Office of Worker Advisor	0.014
	Office of Employer Advisor	0.004
	OHSA	0.138
	Mine Rescue	0.000
	Program Administration	0.001
	Institute of Work & Health	0.006
	Sub-Total	0.193
B.3	Prevention	
	CSAO	0.122
B.4	TOTAL OVERHEAD EXPENSES	0.874

2009 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 741: MASONRY

(CLASS G: CONSTRUCTION)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1	WSIB Administrative	0.899
B.2	Legislative Obligations	
	WSIAT	0.046
	Office of Worker Advisor	0.023
	Office of Employer Advisor	0.007
	OHSA	0.223
	Mine Rescue	0.000
	Program Administration	0.001
	Institute of Work & Health	0.010
	Sub-Total	0.311
B.3	Prevention	
	CSAO	0.173
B.4	TOTAL OVERHEAD EXPENSES	1.383

2009 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 748: FORM WORK AND DEMOLITION

(CLASS G: CONSTRUCTION)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1	WSIB Administrative	1.225
B.2	Legislative Obligations	
	WSIAT	0.063
	Office of Worker Advisor	0.032
	Office of Employer Advisor	0.010
	OHSA	0.304
	Mine Rescue	0.000
	Program Administration	0.002
	Institute of Work & Health	0.014
	Sub-Total	0.424
B.3	Prevention	
	CSAO	0.222
B.4	TOTAL OVERHEAD EXPENSES	1.871

2009 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 751: SIDING AND OUTSIDE FINISHING

(CLASS G: CONSTRUCTION)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1	WSIB Administrative	0.759
B.2	Legislative Obligations	
	WSIAT	0.039
	Office of Worker Advisor	0.020
	Office of Employer Advisor	0.006
	OHSA	0.188
	Mine Rescue	0.000
	Program Administration	0.001
	Institute of Work & Health	0.009
	Sub-Total	0.263
B.3	Prevention	
	CSAO	0.152
B.4	TOTAL OVERHEAD EXPENSES	1.174

**2009 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES**

RATE GROUP 764: HOMEBUILDING

(CLASS G: CONSTRUCTION)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1	WSIB Administrative	0.729
B.2	Legislative Obligations	
	WSIAT	0.038
	Office of Worker Advisor	0.019
	Office of Employer Advisor	0.006
	OHSA	0.181
	Mine Rescue	0.000
	Program Administration	0.001
	Institute of Work & Health	0.008
	Sub-Total	0.252
B.3	Prevention	
	CSAO	0.148
B.4	TOTAL OVERHEAD EXPENSES	1.129

2009 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

CLASS G: CONSTRUCTION

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1	WSIB Administrative	0.543
B.2	Legislative Obligations	
	WSIAT	0.028
	Office of Worker Advisor	0.014
	Office of Employer Advisor	0.004
	OHSA	0.134
	Mine Rescue	0.000
	Program Administration	0.001
	Institute of Work & Health	0.006
	Sub-Total	0.187
B.3	Prevention	0.120
B.4	TOTAL OVERHEAD EXPENSES	0.850

2009 PREMIUM RATE COMPONENTS

RATE GROUP 704: ELECTRICAL AND INCIDENTAL CONSTRUCTION SERVICES

(CLASS G: CONSTRUCTION)

Component	2009 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2009 Premium Rate	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	1.487		1.563	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.372)		(0.326)	
b. plus Transfer Charge	<u>0.384</u>		<u>0.337</u>	
3. NET NEW CLAIMS COST	1.499	1.499 46%	1.575	1.575 48%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.351		0.389	
2. Legislative Obligations	0.121		0.122	
3. Prevention	<u>0.091</u>		<u>0.084</u>	
4. TOTAL OVERHEAD EXPENSES	0.563	0.563 17%	0.594	0.594 18%
C. UNFUNDED LIABILITY		1.070 33%		1.021 31%
D. (GAIN)/LOSS		<u>0.119</u> 4%		<u>0.104</u> 3%
E. TOTAL PREMIUM RATE (A+B+C+D)		<u><u>3.25</u></u> 100%		<u><u>3.29</u></u> 100%

2009 PREMIUM RATE COMPONENTS

RATE GROUP 707: MECHANICAL AND SHEET METAL WORK

(CLASS G: CONSTRUCTION)

Component	2009 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2009 Premium Rate	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	1.883		1.968	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.504)		(0.439)	
b. plus Transfer Charge	0.487		0.425	
3. NET NEW CLAIMS COST	<u>1.865</u>	1.865 47%	<u>1.954</u>	1.954 49%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.402		0.444	
2. Legislative Obligations	0.138		0.138	
3. Prevention	0.099		0.091	
4. TOTAL OVERHEAD EXPENSES	<u>0.639</u>	0.639 16%	<u>0.674</u>	0.674 17%
C. UNFUNDED LIABILITY		1.331 33%		1.266 31%
D. (GAIN)/LOSS	<u>0.148</u>	<u>4%</u>	<u>0.129</u>	<u>3%</u>
E. TOTAL PREMIUM RATE (A+B+C+D)	<u><u>3.98</u></u>	<u>100%</u>	<u><u>4.02</u></u>	<u>100%</u>

2009 PREMIUM RATE COMPONENTS

RATE GROUP 711: ROADBUILDING AND EXCAVATING

(CLASS G: CONSTRUCTION)

Component	2009 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2009 Premium Rate	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	2.319		2.322	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.704)		(0.598)	
b. plus Transfer Charge	0.599		0.501	
3. NET NEW CLAIMS COST	<u>2.213</u>	2.213 47%	<u>2.226</u>	2.226 49%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.450		0.484	
2. Legislative Obligations	0.155		0.152	
3. Prevention	0.106		0.096	
4. TOTAL OVERHEAD EXPENSES	<u>0.711</u>	0.711 15%	<u>0.732</u>	0.732 16%
C. UNFUNDED LIABILITY		1.579 34%		1.442 32%
D. (GAIN)/LOSS		<u>0.175</u> 4%		<u>0.147</u> 3%
E. TOTAL PREMIUM RATE (A+B+C+D)		<u><u>4.68</u></u> 100%		<u><u>4.55</u></u> 100%

2009 PREMIUM RATE COMPONENTS

RATE GROUP 719: INSIDE FINISHING

(CLASS G: CONSTRUCTION)

Component	2009 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2009 Premium Rate	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	3.260		3.376	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.854)		(0.737)	
b. plus Transfer Charge	<u>0.842</u>		<u>0.729</u>	
3. NET NEW CLAIMS COST	3.249	3.249 48%	3.369	3.369 50%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.594		0.652	
2. Legislative Obligations	0.205		0.203	
3. Prevention	<u>0.128</u>		<u>0.117</u>	
4. TOTAL OVERHEAD EXPENSES	0.927	0.927 14%	0.973	0.973 14%
C. UNFUNDED LIABILITY		2.318 34%	2.183	2.183 32%
D. (GAIN)/LOSS		<u>0.257</u> 4%	<u>0.222</u>	<u>0.222</u> 3%
E. TOTAL PREMIUM RATE (A+B+C+D)		<u><u>6.75</u></u> 100%	<u><u>6.75</u></u>	<u><u>6.75</u></u> 100%

2009 PREMIUM RATE COMPONENTS

RATE GROUP 723: INDUSTRIAL, COMMERCIAL & INSTITUTIONAL CONSTRUCTION

(CLASS G: CONSTRUCTION)

Component	2009 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2009 Premium Rate	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	2.057		2.132	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.542)		(0.468)	
b. plus Transfer Charge	0.531		0.460	
3. NET NEW CLAIMS COST	<u>2.046</u>	2.046 47%	<u>2.125</u>	2.125 49%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.427		0.469	
2. Legislative Obligations	0.147		0.148	
3. Prevention	0.103		0.095	
4. TOTAL OVERHEAD EXPENSES	<u>0.677</u>	0.677 16%	<u>0.711</u>	0.711 16%
C. UNFUNDED LIABILITY		1.460 34%		1.377 32%
D. (GAIN)/LOSS		<u>0.162</u> 4%		<u>0.140</u> 3%
E. TOTAL PREMIUM RATE (A+B+C+D)		<u><u>4.35</u></u> 100%		<u><u>4.35</u></u> 100%

2009 PREMIUM RATE COMPONENTS

RATE GROUP 728: ROOFING

(CLASS G: CONSTRUCTION)

Component	2009 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2009 Premium Rate	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	5.807		6.115	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.945)		(0.829)	
b. plus Transfer Charge	<u>1.500</u>		<u>1.320</u>	
3. NET NEW CLAIMS COST	6.363	6.363 49%	6.607	6.607 51%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	1.026		1.125	
2. Legislative Obligations	0.355		0.353	
3. Prevention	<u>0.192</u>		<u>0.177</u>	
4. TOTAL OVERHEAD EXPENSES	1.573	1.573 12%	1.656	1.656 13%
C. UNFUNDED LIABILITY		4.540 35%	4.281	4.281 33%
D. (GAIN)/LOSS		<u>0.503</u> 4%	<u>0.435</u>	<u>0.435</u> 3%
E. TOTAL PREMIUM RATE (A+B+C+D)	<u><u>12.98</u></u>	<u>100%</u>	<u><u>12.98</u></u>	<u>100%</u>

2009 PREMIUM RATE COMPONENTS

RATE GROUP 732: HEAVY CIVIL CONSTRUCTION

(CLASS G: CONSTRUCTION)

Component	2009 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2009 Premium Rate	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	3.059		3.167	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.806)		(0.695)	
b. plus Transfer Charge	<u>0.790</u>		<u>0.684</u>	
3. NET NEW CLAIMS COST	3.043	3.043 48%	3.156	3.156 50%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.565		0.620	
2. Legislative Obligations	0.195		0.194	
3. Prevention	<u>0.123</u>		<u>0.114</u>	
4. TOTAL OVERHEAD EXPENSES	0.883	0.883 14%	0.929	0.929 15%
C. UNFUNDED LIABILITY		2.171 34%		2.045 32%
D. (GAIN)/LOSS		<u>0.241</u> 4%		<u>0.208</u> 3%
E. TOTAL PREMIUM RATE (A+B+C+D)		<u><u>6.34</u></u> 100%		<u><u>6.34</u></u> 100%

2009 PREMIUM RATE COMPONENTS

RATE GROUP 737: MILLWRIGHTING AND WELDING

(CLASS G: CONSTRUCTION)

Component	2009 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2009 Premium Rate	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	2.953		3.102	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.716)		(0.627)	
b. plus Transfer Charge	0.763		0.670	
3. NET NEW CLAIMS COST	<u>3.000</u>	3.000 48%	<u>3.145</u>	3.145 50%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.559		0.619	
2. Legislative Obligations	0.193		0.193	
3. Prevention	0.122		0.113	
4. TOTAL OVERHEAD EXPENSES	<u>0.874</u>	0.874 14%	<u>0.926</u>	0.926 15%
C. UNFUNDED LIABILITY		2.141 34%	2.038	2.038 32%
D. (GAIN)/LOSS		<u>0.237</u> 4%	<u>0.207</u>	<u>0.207</u> 3%
E. TOTAL PREMIUM RATE (A+B+C+D)		<u><u>6.25</u></u> 100%	<u><u>6.32</u></u>	<u><u>6.32</u></u> 100%

2009 PREMIUM RATE COMPONENTS

RATE GROUP 741: MASONRY

(CLASS G: CONSTRUCTION)

Component	2009 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2009 Premium Rate	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	5.289		5.513	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(1.206)		(1.048)	
b. plus Transfer Charge	<u>1.367</u>		<u>1.190</u>	
3. NET NEW CLAIMS COST	5.450	5.450 49%	5.657	5.657 51%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.899		0.986	
2. Legislative Obligations	0.311		0.310	
3. Prevention	<u>0.173</u>		<u>0.160</u>	
4. TOTAL OVERHEAD EXPENSES	1.383	1.383 12%	1.456	1.456 13%
C. UNFUNDED LIABILITY		3.888 35%	3.665	3.665 33%
D. (GAIN)/LOSS	<u>0.431</u>	<u>4%</u>	<u>0.372</u>	<u>3%</u>
E. TOTAL PREMIUM RATE (A+B+C+D)	<u><u>11.15</u></u>	<u><u>100%</u></u>	<u><u>11.15</u></u>	<u><u>100%</u></u>

2009 PREMIUM RATE COMPONENTS

RATE GROUP 748: FORM WORK AND DEMOLITION

(CLASS G: CONSTRUCTION)

Component	2009 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2009 Premium Rate	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	7.487		7.904	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(1.620)		(1.425)	
b. plus Transfer Charge	1.934		1.706	
3. NET NEW CLAIMS COST	<u>7.801</u>	7.801 49%	<u>8.185</u>	8.185 51%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	1.225		1.356	
2. Legislative Obligations	0.424		0.427	
3. Prevention	0.222		0.206	
4. TOTAL OVERHEAD EXPENSES	<u>1.871</u>	1.871 12%	<u>1.990</u>	1.990 12%
C. UNFUNDED LIABILITY		5.566 35%	5.304	5.304 33%
D. (GAIN)/LOSS	<u>0.617</u>	<u>4%</u>	<u>0.538</u>	<u>3%</u>
E. TOTAL PREMIUM RATE (A+B+C+D)	<u><u>15.86</u></u>	<u>100%</u>	<u><u>16.02</u></u>	<u>100%</u>

2009 PREMIUM RATE COMPONENTS

RATE GROUP 751: SIDING AND OUTSIDE FINISHING

(CLASS G: CONSTRUCTION)

Component	2009 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2009 Premium Rate	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	4.035		4.136	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.634)		(0.542)	
b. plus Transfer Charge	<u>1.043</u>		<u>0.893</u>	
3. NET NEW CLAIMS COST	4.443	4.443 49%	4.488	4.488 50%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.759		0.815	
2. Legislative Obligations	0.263		0.255	
3. Prevention	<u>0.152</u>		<u>0.138</u>	
4. TOTAL OVERHEAD EXPENSES	1.174	1.174 13%	1.209	1.209 14%
C. UNFUNDED LIABILITY		3.170 35%	2.908	2.908 33%
D. (GAIN)/LOSS		<u>0.351</u> 4%	<u>0.295</u>	<u>0.295</u> 3%
E. TOTAL PREMIUM RATE (A+B+C+D)		<u><u>9.14</u></u> 100%	<u><u>8.90</u></u>	<u><u>8.90</u></u> 100%

2009 PREMIUM RATE COMPONENTS

RATE GROUP 764: HOMEBUILDING

(CLASS G: CONSTRUCTION)

Component	2009 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2009 Premium Rate	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	3.929		4.167	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.718)		(0.634)	
b. plus Transfer Charge	<u>1.015</u>		<u>0.900</u>	
3. NET NEW CLAIMS COST	4.227	4.227 49%	4.433	4.433 50%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.729		0.808	
2. Legislative Obligations	0.252		0.252	
3. Prevention	<u>0.148</u>		<u>0.137</u>	
4. TOTAL OVERHEAD EXPENSES	1.129	1.129 13%	1.198	1.198 14%
C. UNFUNDED LIABILITY		3.016 35%	2.872	2.872 33%
D. (GAIN)/LOSS		<u>0.334</u> 4%	<u>0.292</u>	<u>0.292</u> 3%
E. TOTAL PREMIUM RATE (A+B+C+D)		<u><u>8.71</u></u> 100%	<u><u>8.80</u></u>	<u><u>8.80</u></u> 100%

2009 PREMIUM RATE COMPONENTS

CLASS G: CONSTRUCTION

Component	2009 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2009 Premium Rate	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	2.813		2.928	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.658)		(0.571)	
b. plus Transfer Charge	<u>0.727</u>		<u>0.632</u>	
3. NET NEW CLAIMS COST	2.882	2.882	2.990	2.990
		48%		50%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.543		0.596	
2. Legislative Obligations	0.187		0.187	
3. Prevention	<u>0.120</u>		<u>0.110</u>	
4. TOTAL OVERHEAD EXPENSES	0.850	0.850	0.892	0.892
		14%		15%
C. UNFUNDED LIABILITY		2.057		1.937
		34%		32%
D. (GAIN)/LOSS		<u>0.228</u>		<u>0.197</u>
		4%		3%
E. TOTAL PREMIUM RATE (A+B+C+D)		<u><u>6.02</u></u>		<u><u>6.02</u></u>
		100%		100%

2009 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>2009 Premium Rate</u> (\$)
704	ELECTRICAL AND INCIDENTAL CONSTRUCTION SERVICES	1.499	0.563	1.070	0.119	3.25
707	MECHANICAL AND SHEET METAL WORK	1.865	0.639	1.331	0.148	3.98
711	ROADBUILDING AND EXCAVATING	2.213	0.711	1.579	0.175	4.68
719	INSIDE FINISHING	3.249	0.927	2.318	0.257	6.75
723	INDUSTRIAL, COMMERCIAL & INSTITUTIONAL CONSTRUCTION	2.046	0.677	1.460	0.162	4.35
728	ROOFING	6.363	1.573	4.540	0.503	12.98
732	HEAVY CIVIL CONSTRUCTION	3.043	0.883	2.171	0.241	6.34
737	MILLWRIGHTING AND WELDING	3.000	0.874	2.141	0.237	6.25
741	MASONRY	5.450	1.383	3.888	0.431	11.15
748	FORM WORK AND DEMOLITION	7.801	1.871	5.566	0.617	15.86
751	SIDING AND OUTSIDE FINISHING	4.443	1.174	3.170	0.351	9.14
764	HomeBUILDING	4.227	1.129	3.016	0.334	8.71
CLASS: G	CONSTRUCTION	2.882	0.850	2.057	0.228	6.02



WSIB **2009**
Premium
Rates **MANUAL**

SECTION 6H

*Class H –
Government and
Related Services*



Workplace Safety &
Insurance Board

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

2009 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
2003	\$541,501,740	\$65,600	\$30,285	17,880	226	1.26%
2004	\$514,365,710	\$66,800	\$33,586	15,315	185	1.21%
2005	\$548,856,887	\$67,700	\$34,687	15,823	170	1.07%
2006	\$568,811,721	\$69,400	\$32,549	17,476	216	1.24%
2007	\$602,398,505	\$71,800	\$30,395	19,819	160	0.81%
2008	\$637,345,313	\$73,300	\$31,899	19,980	164	0.82%
2009	\$666,126,047	\$74,600	\$32,780	20,321	170	0.84%

2009 PREMIUM RATES

5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 817: EDUCATIONAL FACILITIES

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
2003	\$3,546,319,992	\$65,600	\$35,582	99,666	561	0.56%
2004	\$3,812,545,824	\$66,800	\$36,089	105,643	575	0.54%
2005	\$4,018,981,418	\$67,700	\$36,669	109,602	537	0.49%
2006	\$4,298,462,560	\$69,400	\$38,072	112,904	518	0.46%
2007	\$4,625,356,652	\$71,800	\$39,124	118,223	545	0.46%
2008	\$4,893,686,418	\$73,300	\$41,060	119,183	494	0.41%
2009	\$5,114,671,628	\$74,600	\$42,193	121,220	452	0.37%

2009 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
2003	\$236,901,822	\$65,600	\$38,502	6,153	244	3.97%
2004	\$232,359,268	\$66,800	\$38,143	6,092	238	3.91%
2005	\$291,277,309	\$67,700	\$41,414	7,033	240	3.41%
2006	\$317,383,918	\$69,400	\$40,374	7,861	177	2.25%
2007	\$352,950,850	\$71,800	\$39,326	8,975	181	2.02%
2008	\$373,426,508	\$73,300	\$41,272	9,048	170	1.88%
2009	\$390,289,406	\$74,600	\$42,409	9,203	161	1.75%

2009 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
2003	\$1,154,630,067	\$65,600	\$58,859	19,617	96	0.49%
2004	\$1,142,518,984	\$66,800	\$61,983	18,433	69	0.37%
2005	\$1,175,430,802	\$67,700	\$60,085	19,563	70	0.36%
2006	\$1,212,268,727	\$69,400	\$63,963	18,953	84	0.44%
2007	\$1,299,561,760	\$71,800	\$63,980	20,312	83	0.41%
2008	\$1,374,952,941	\$73,300	\$67,146	20,477	75	0.37%
2009	\$1,437,041,975	\$74,600	\$68,999	20,827	67	0.32%

2009 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
2003	\$807,778,267	\$65,600	\$53,097	15,213	144	0.95%
2004	\$828,819,899	\$66,800	\$54,797	15,125	158	1.04%
2005	\$840,571,530	\$67,700	\$56,529	14,870	178	1.20%
2006	\$894,366,976	\$69,400	\$60,068	14,889	124	0.83%
2007	\$980,874,424	\$71,800	\$59,624	16,451	129	0.78%
2008	\$1,037,777,669	\$73,300	\$62,573	16,585	121	0.73%
2009	\$1,084,640,810	\$74,600	\$64,302	16,868	114	0.68%

2009 PREMIUM RATES

5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 838: NATURAL GAS 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
2003	\$252,530,452	\$65,600	\$49,688	5,082	44	0.87%
2004	\$254,223,233	\$66,800	\$53,633	4,740	42	0.89%
2005	\$267,659,063	\$67,700	\$53,283	5,023	44	0.88%
2006	\$272,085,001	\$69,400	\$57,563	4,727	43	0.91%
2007	\$293,513,328	\$71,800	\$55,674	5,272	30	0.57%
2008	\$310,540,850	\$73,300	\$58,427	5,315	30	0.56%
2009	\$324,564,007	\$74,600	\$60,038	5,406	31	0.57%

2009 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
2003	\$1,250,935,111	\$65,600	\$38,730	32,299	739	2.29%
2004	\$1,242,887,773	\$66,800	\$38,411	32,358	714	2.21%
2005	\$1,294,313,214	\$67,700	\$39,819	32,505	712	2.19%
2006	\$1,370,108,395	\$69,400	\$42,827	31,992	714	2.23%
2007	\$1,438,187,422	\$71,800	\$42,467	33,866	687	2.03%
2008	\$1,521,620,663	\$73,300	\$44,569	34,141	644	1.89%
2009	\$1,590,332,802	\$74,600	\$45,799	34,724	608	1.75%

2009 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
2003	\$1,532,210,636	\$65,600	\$27,167	56,400	2,387	4.23%
2004	\$1,732,798,974	\$66,800	\$28,035	61,808	2,585	4.18%
2005	\$1,849,613,039	\$67,700	\$29,001	63,778	2,474	3.88%
2006	\$1,961,458,997	\$69,400	\$30,712	63,866	2,313	3.62%
2007	\$2,069,362,859	\$71,800	\$30,409	68,051	2,377	3.49%
2008	\$2,189,412,337	\$73,300	\$31,914	68,603	2,227	3.25%
2009	\$2,288,280,083	\$74,600	\$32,795	69,775	2,105	3.02%

2009 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
2003	\$202,308,569	\$65,600	\$21,878	9,247	305	3.30%
2004	\$206,920,018	\$66,800	\$20,939	9,882	338	3.42%
2005	\$239,391,240	\$67,700	\$21,665	11,050	306	2.77%
2006	\$261,563,566	\$69,400	\$23,974	10,910	309	2.83%
2007	\$271,857,362	\$71,800	\$23,438	11,599	346	2.98%
2008	\$287,628,561	\$73,300	\$24,598	11,693	324	2.77%
2009	\$300,617,063	\$74,600	\$25,277	11,893	306	2.57%

2009 PREMIUM RATES

5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 853: HOSPITALS*

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
2003	\$9,212,602,607	\$65,600	\$41,253	223,320	4,435	1.99%
2004	\$9,842,081,800	\$66,800	\$42,555	231,279	4,229	1.83%
2005	\$10,259,918,837	\$67,700	\$44,156	232,356	4,342	1.87%
2006	\$10,806,521,598	\$69,400	\$45,854	235,672	4,355	1.85%
2007	\$11,650,838,400	\$71,800	\$45,855	254,080	4,360	1.72%
2008	\$12,326,735,844	\$73,300	\$48,125	256,142	4,084	1.59%
2009	\$12,883,376,803	\$74,600	\$49,453	260,519	3,860	1.48%

* Experience for rate groups 853 and 861 has been combined in order to determine a common 2009 Premium Rate.

2009 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 857: NURSING 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
2003	\$810,525,592	\$65,600	\$23,739	34,143	963	2.82%
2004	\$843,582,589	\$66,800	\$24,052	35,073	869	2.48%
2005	\$905,759,540	\$67,700	\$25,148	36,017	953	2.65%
2006	\$973,043,437	\$69,400	\$26,302	36,995	975	2.64%
2007	\$1,019,471,562	\$71,800	\$25,593	39,834	945	2.37%
2008	\$1,078,613,934	\$73,300	\$26,860	40,157	885	2.20%
2009	\$1,127,321,126	\$74,600	\$27,601	40,843	837	2.05%

2009 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
2003	\$468,335,108	\$65,600	\$30,826	15,193	737	4.85%
2004	\$495,853,766	\$66,800	\$31,545	15,719	657	4.18%
2005	\$509,085,178	\$67,700	\$32,369	15,728	704	4.48%
2006	\$542,246,695	\$69,400	\$33,363	16,253	591	3.64%
2007	\$590,004,480	\$71,800	\$33,920	17,394	570	3.28%
2008	\$624,232,276	\$73,300	\$35,599	17,535	552	3.15%
2009	\$652,420,862	\$74,600	\$36,581	17,835	539	3.02%

2009 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
2003	\$9,212,602,607	\$65,600	\$41,253	223,320	4,435	1.99%
2004	\$9,842,081,800	\$66,800	\$42,555	231,279	4,229	1.83%
2005	\$10,259,918,837	\$67,700	\$44,156	232,356	4,342	1.87%
2006	\$10,806,521,598	\$69,400	\$45,854	235,672	4,355	1.85%
2007	\$11,650,838,400	\$71,800	\$45,855	254,080	4,360	1.72%
2008	\$12,326,735,844	\$73,300	\$48,125	256,142	4,084	1.59%
2009	\$12,883,376,803	\$74,600	\$49,453	260,519	3,860	1.48%

* Experience for rate groups 853 and 861 has been combined in order to determine a common 2009 Premium Rate.

2009 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
2003	\$1,407,059,966	\$65,600	\$35,213	39,959	354	0.89%
2004	\$1,390,649,350	\$66,800	\$36,027	38,600	309	0.80%
2005	\$1,464,415,688	\$67,700	\$36,646	39,961	327	0.82%
2006	\$1,561,691,179	\$69,400	\$39,054	39,988	301	0.75%
2007	\$1,716,295,770	\$71,800	\$40,215	42,678	322	0.75%
2008	\$1,815,862,847	\$73,300	\$42,206	43,024	302	0.70%
2009	\$1,897,862,141	\$74,600	\$43,371	43,759	285	0.65%

2009 PREMIUM RATES

5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

CLASS H: GOVERNMENT AND RELATED SERVICES

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
2003	\$21,423,639,929	\$65,600	\$37,312	574,172	11,235	1.96%
2004	\$22,539,607,188	\$66,800	\$38,198	590,067	10,968	1.86%
2005	\$23,665,273,745	\$67,700	\$39,226	603,309	11,057	1.83%
2006	\$25,040,012,770	\$69,400	\$40,883	612,486	10,720	1.75%
2007	\$26,910,673,374	\$71,800	\$40,988	656,554	10,735	1.64%
2008	\$28,471,836,161	\$73,300	\$43,016	661,883	10,072	1.52%
2009	\$29,757,544,753	\$74,600	\$44,204	673,193	9,535	1.42%

2009 PREMIUM RATES

NEW CLAIMS COST BY RATE GROUP

<u>Rate Group</u>	<u>Description</u>	<u>2009 New Claims Cost</u>		<u>2009 Premium</u>
		<u>Cost Index *</u> (%)	<u>Cost per LTI</u> (\$)	<u>Rate</u> (\$)
810	SCHOOL BOARDS	66%	10,863	0.76
817	EDUCATIONAL FACILITIES	85%	14,147	0.34
830	POWER AND TELECOMMUNICATION LINES	232%	38,356	4.25
833	ELECTRIC POWER GENERATION	267%	44,230	0.75
835	OIL, POWER AND WATER DISTRIBUTION	167%	27,639	1.01
838	NATURAL GAS DISTRIBUTION	118%	19,597	0.54
845	LOCAL GOVERNMENT SERVICES	119%	19,689	1.84
851	HOMES FOR NURSING CARE	89%	14,799	2.69
852	HOMES FOR RESIDENTIAL CARE	85%	14,124	3.06
853	HOSPITALS	91%	15,085	0.98
857	NURSING SERVICES	123%	20,381	2.89
858	GROUP HOMES	102%	16,937	2.96
861	TREATMENT CLINICS AND SPECIALIZED SERVICES	91%	15,085	0.98
875	PROFESSIONAL OFFICES AND AGENCIES	104%	17,194	0.67
CLASS: H	GOVERNMENT AND RELATED SERVICES		16,560	1.18

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

2009 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 810: SCHOOL BOARDS

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1	WSIB Administrative	0.129
B.2	Legislative Obligations	
	WSIAT	0.007
	Office of Worker Advisor	0.003
	Office of Employer Advisor	0.001
	OHSA	0.031
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.001
	Sub-Total	0.044
B.3	Prevention	
	ESAO	0.052
B.4	TOTAL OVERHEAD EXPENSES	0.224

2009 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 817: EDUCATIONAL FACILITIES

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1	WSIB Administrative	0.055
B.2	Legislative Obligations	
	WSIAT	0.003
	Office of Worker Advisor	0.001
	Office of Employer Advisor	0.000
	OHSA	0.013
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.001
	Sub-Total	0.019
B.3	Prevention	
	ESAO	0.032
B.4	TOTAL OVERHEAD EXPENSES	0.106

2009 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 830: POWER AND TELECOMMUNICATION LINES

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1	WSIB Administrative	0.374
B.2	Legislative Obligations	
	WSIAT	0.019
	Office of Worker Advisor	0.010
	Office of Employer Advisor	0.003
	OHSA	0.092
	Mine Rescue	0.000
	Program Administration	0.001
	Institute of Work & Health	0.004
	Sub-Total	0.129
B.3	Prevention	
	EUSA	0.625
B.4	TOTAL OVERHEAD EXPENSES	1.128

2009 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 833: ELECTRIC POWER GENERATION

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1	WSIB Administrative	0.121
B.2	Legislative Obligations	
	WSIAT	0.006
	Office of Worker Advisor	0.003
	Office of Employer Advisor	0.001
	OHSA	0.000
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.001
	Sub-Total	0.012
B.3	Prevention	
	EUSA	0.199
B.4	TOTAL OVERHEAD EXPENSES	0.333

2009 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 835: OIL, POWER AND WATER DISTRIBUTION

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1	WSIB Administrative	0.142
B.2	Legislative Obligations	
	WSIAT	0.007
	Office of Worker Advisor	0.004
	Office of Employer Advisor	0.001
	OHSA	0.034
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.002
	Sub-Total	0.048
B.3	Prevention	
	EUSA	0.227
B.4	TOTAL OVERHEAD EXPENSES	0.417

2009 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 838: NATURAL GAS DISTRIBUTION

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1	WSIB Administrative	0.094
B.2	Legislative Obligations	
	WSIAT	0.005
	Office of Worker Advisor	0.002
	Office of Employer Advisor	0.001
	OHSA	0.023
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.001
	Sub-Total	0.032
B.3	Prevention	
	IAPA	0.023
B.4	TOTAL OVERHEAD EXPENSES	0.149

2009 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 845: LOCAL GOVERNMENT SERVICES

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1	WSIB Administrative	0.252
B.2	Legislative Obligations	
	WSIAT	0.013
	Office of Worker Advisor	0.006
	Office of Employer Advisor	0.002
	OHSA	0.061
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	Sub-Total	0.086
B.3	Prevention	
	MHSA	0.039
B.4	TOTAL OVERHEAD EXPENSES	0.377

**2009 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES**

RATE GROUP 851: HOMES FOR NURSING CARE

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1	WSIB Administrative	0.310
B.2	Legislative Obligations	
	WSIAT	0.016
	Office of Worker Advisor	0.008
	Office of Employer Advisor	0.002
	OHSA	0.076
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.004
	Sub-Total	0.106
B.3	Prevention	
	OSACH	0.028
B.4	TOTAL OVERHEAD EXPENSES	0.444

2009 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 852: HOMES FOR RESIDENTIAL CARE

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1	WSIB Administrative	0.334
B.2	Legislative Obligations	
	WSIAT	0.017
	Office of Worker Advisor	0.009
	Office of Employer Advisor	0.003
	OHSA	0.082
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.004
	Sub-Total	0.115
B.3	Prevention	
	OSACH	0.031
B.4	TOTAL OVERHEAD EXPENSES	0.481

2009 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 853: HOSPITALS*

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1	WSIB Administrative	0.174
B.2	Legislative Obligations	
	WSIAT	0.009
	Office of Worker Advisor	0.004
	Office of Employer Advisor	0.001
	OHSA	0.042
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.002
	Sub-Total	0.059
B.3	Prevention	
	OSACH	0.015
B.4	TOTAL OVERHEAD EXPENSES	0.248

* Experience for rate groups 853 and 861 has been combined in order to determine a common 2009 Premium Rate.

2009 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 857: NURSING SERVICES

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1	WSIB Administrative	0.323
B.2	Legislative Obligations	
	WSIAT	0.017
	Office of Worker Advisor	0.008
	Office of Employer Advisor	0.003
	OHSA	0.079
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.004
	Sub-Total	0.111
B.3	Prevention	
	OSACH	0.029
B.4	TOTAL OVERHEAD EXPENSES	0.463

2009 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 858: GROUP HOMES

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1	WSIB Administrative	0.328
B.2	Legislative Obligations	
	WSIAT	0.017
	Office of Worker Advisor	0.008
	Office of Employer Advisor	0.003
	OHSA	0.080
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.004
	Sub-Total	0.113
B.3	Prevention	
	OSACH	0.030
B.4	TOTAL OVERHEAD EXPENSES	0.471

2009 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 Component</u>
B.1	WSIB Administrative	0.174
B.2	Legislative Obligations	
	WSIAT	0.009
	Office of Worker Advisor	0.004
	Office of Employer Advisor	0.001
	OHSA	0.042
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.002
	Sub-Total	0.059
B.3	Prevention	
	OSACH	0.015
B.4	TOTAL OVERHEAD EXPENSES	0.248

* Experience for rate groups 853 and 861 has been combined in order to determine a common 2009 Premium Rate.

2009 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 875: PROFESSIONAL OFFICES AND AGENCIES

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1	WSIB Administrative	0.118
B.2	Legislative Obligations	
	WSIAT	0.006
	Office of Worker Advisor	0.003
	Office of Employer Advisor	0.001
	OHSA	0.029
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.001
	Sub-Total	0.040
B.3	Prevention	
	OSACH	0.013
B.4	TOTAL OVERHEAD EXPENSES	0.171

2009 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

CLASS H: GOVERNMENT AND RELATED SERVICES

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1	WSIB Administrative	0.172
B.2	Legislative Obligations	
	WSIAT	0.009
	Office of Worker Advisor	0.004
	Office of Employer Advisor	0.001
	OHSA	0.040
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.002
	Sub-Total	0.057
B.3	Prevention	0.047
B.4	TOTAL OVERHEAD EXPENSES	0.276

2009 PREMIUM RATE COMPONENTS

RATE GROUP 810: SCHOOL BOARDS

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Component	2009 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2009 Premium Rate	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	0.281		0.302	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.067)		(0.066)	
b. plus Transfer Charge	0.073		0.065	
3. NET NEW CLAIMS COST	<u>0.287</u>	0.287 38%	<u>0.301</u>	0.301 39%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.128		0.133	
2. Legislative Obligations	0.044		0.041	
3. Prevention	0.052		0.053	
4. TOTAL OVERHEAD EXPENSES	<u>0.224</u>	0.224 29%	<u>0.228</u>	0.228 30%
C. UNFUNDED LIABILITY		0.205 27%		0.195 25%
D. (GAIN)/LOSS		<u>0.046</u> 6%		<u>0.045</u> 6%
E. TOTAL PREMIUM RATE (A+B+C+D)		<u><u>0.76</u></u> <u>100%</u>		<u><u>0.77</u></u> <u>100%</u>

2009 PREMIUM RATE COMPONENTS

RATE GROUP 817: EDUCATIONAL FACILITIES

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Component	2009 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2009 Premium Rate	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	0.127		0.132	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.037)		(0.032)	
b. plus Transfer Charge	0.033		0.029	
3. NET NEW CLAIMS COST	0.123	0.123	0.129	0.129
		36%		38%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.055		0.057	
2. Legislative Obligations	0.019		0.018	
3. Prevention	0.032		0.033	
4. TOTAL OVERHEAD EXPENSES	0.106	0.106	0.108	0.108
		31%		32%
C. UNFUNDED LIABILITY		0.087		0.084
		26%		25%
D. (GAIN)/LOSS		0.019		0.020
		6%		6%
E. TOTAL PREMIUM RATE (A+B+C+D)	<u>0.34</u>	<u>100%</u>	<u>0.34</u>	<u>100%</u>

2009 PREMIUM RATE COMPONENTS

RATE GROUP 830: POWER AND TELECOMMUNICATION LINES

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Component	2009 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2009 Premium Rate	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	1.606		1.700	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.355)		(0.313)	
b. plus Transfer Charge	<u>0.415</u>		<u>0.367</u>	
3. NET NEW CLAIMS COST	1.666	1.666	1.755	1.755
		39%		41%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.374		0.415	
2. Legislative Obligations	0.129		0.128	
3. Prevention	<u>0.625</u>		<u>0.598</u>	
4. TOTAL OVERHEAD EXPENSES	1.128	1.128	1.143	1.143
		27%		27%
C. UNFUNDED LIABILITY				
		1.189		1.137
		28%		26%
D. (GAIN)/LOSS				
		<u>0.265</u>		<u>0.262</u>
		6%		6%
E. TOTAL PREMIUM RATE (A+B+C+D)				
		<u><u>4.25</u></u>		<u><u>4.30</u></u>
		100%		100%

2009 PREMIUM RATE COMPONENTS

RATE GROUP 833: ELECTRIC POWER GENERATION

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Component	2009 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2009 Premium Rate	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	0.209		0.224	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.041)		(0.036)	
b. plus Transfer Charge	0.054		0.048	
3. NET NEW CLAIMS COST	<u>0.223</u>	0.223 30%	<u>0.237</u>	0.237 32%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.122		0.125	
2. Legislative Obligations	0.012		0.011	
3. Prevention	0.199		0.189	
4. TOTAL OVERHEAD EXPENSES	<u>0.333</u>	0.333 44%	<u>0.327</u>	0.327 44%
C. UNFUNDED LIABILITY		0.159 21%		0.154 21%
D. (GAIN)/LOSS		<u>0.035</u> 5%		<u>0.036</u> 5%
E. TOTAL PREMIUM RATE (A+B+C+D)		<u><u>0.75</u></u> 100%		<u><u>0.75</u></u> 100%

2009 PREMIUM RATE COMPONENTS

RATE GROUP 835: OIL, POWER AND WATER DISTRIBUTION

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Component	2009 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2009 Premium Rate	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	0.295		0.312	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.054)		(0.047)	
b. plus Transfer Charge	0.076		0.067	
3. NET NEW CLAIMS COST	<u>0.317</u>	0.317 31%	<u>0.332</u>	0.332 33%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.142		0.147	
2. Legislative Obligations	0.048		0.046	
3. Prevention	0.227		0.215	
4. TOTAL OVERHEAD EXPENSES	<u>0.417</u>	0.417 41%	<u>0.408</u>	0.408 40%
C. UNFUNDED LIABILITY		0.226 22%		0.215 21%
D. (GAIN)/LOSS		<u>0.050</u> 5%		<u>0.050</u> 5%
E. TOTAL PREMIUM RATE (A+B+C+D)		<u><u>1.01</u></u> 100%		<u><u>1.01</u></u> 100%

2009 PREMIUM RATE COMPONENTS

RATE GROUP 838: NATURAL GAS DISTRIBUTION

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Component	2009 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2009 Premium Rate	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	0.190		0.179	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.029)		(0.023)	
b. plus Transfer Charge	0.049		0.039	
3. NET NEW CLAIMS COST	<u>0.210</u>	0.210	<u>0.196</u>	0.196
		39%		40%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.094		0.087	
2. Legislative Obligations	0.032		0.026	
3. Prevention	0.023		0.021	
4. TOTAL OVERHEAD EXPENSES	<u>0.149</u>	0.149	<u>0.135</u>	0.135
		28%		28%
C. UNFUNDED LIABILITY		0.150		0.127
		28%		26%
D. (GAIN)/LOSS		<u>0.033</u>		<u>0.030</u>
		6%		6%
E. TOTAL PREMIUM RATE (A+B+C+D)		<u><u>0.54</u></u>		<u><u>0.49</u></u>
		100%		100%

2009 PREMIUM RATE COMPONENTS

RATE GROUP 845: LOCAL GOVERNMENT SERVICES

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Component	2009 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2009 Premium Rate	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	0.764		0.737	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.180)		(0.145)	
b. plus Transfer Charge	<u>0.197</u>		<u>0.159</u>	
3. NET NEW CLAIMS COST	0.781	0.781	0.751	0.751
		42%		43%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.252		0.268	
2. Legislative Obligations	0.086		0.084	
3. Prevention	<u>0.039</u>		<u>0.038</u>	
4. TOTAL OVERHEAD EXPENSES	0.377	0.377	0.390	0.390
		20%		22%
C. UNFUNDED LIABILITY		0.558		0.487
		30%		28%
D. (GAIN)/LOSS		<u>0.124</u>		<u>0.112</u>
		7%		6%
E. TOTAL PREMIUM RATE (A+B+C+D)	<u><u>1.84</u></u>	<u>100%</u>	<u><u>1.74</u></u>	<u>100%</u>

2009 PREMIUM RATE COMPONENTS

RATE GROUP 851: HOMES FOR NURSING CARE

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Component	2009 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2009 Premium Rate	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	1.382		1.386	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.541)		(0.452)	
b. plus Transfer Charge	0.357		0.299	
3. NET NEW CLAIMS COST	1.198	1.198	1.234	1.234
		45%		46%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.310		0.338	
2. Legislative Obligations	0.106		0.106	
3. Prevention	0.028		0.028	
4. TOTAL OVERHEAD EXPENSES	0.444	0.444	0.472	0.472
		17%		18%
C. UNFUNDED LIABILITY		0.855		0.800
		32%		30%
D. (GAIN)/LOSS		0.190		0.184
		7%		7%
E. TOTAL PREMIUM RATE (A+B+C+D)	2.69	100%	2.69	100%

2009 PREMIUM RATE COMPONENTS

RATE GROUP 852: HOMES FOR RESIDENTIAL CARE

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Component	2009 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2009 Premium Rate	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	1.459		1.485	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.457)		(0.387)	
b. plus Transfer Charge	<u>0.377</u>		<u>0.321</u>	
3. NET NEW CLAIMS COST	1.380	1.380	1.419	1.419
		45%		46%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.335		0.366	
2. Legislative Obligations	0.115		0.113	
3. Prevention	<u>0.031</u>		<u>0.031</u>	
4. TOTAL OVERHEAD EXPENSES	0.481	0.481	0.511	0.511
		16%		17%
C. UNFUNDED LIABILITY		0.984		0.920
		32%		30%
D. (GAIN)/LOSS		<u>0.219</u>		<u>0.212</u>
		7%		7%
E. TOTAL PREMIUM RATE (A+B+C+D)	<u><u>3.06</u></u>	<u>100%</u>	<u><u>3.06</u></u>	<u>100%</u>

2009 PREMIUM RATE COMPONENTS

RATE GROUP 853: HOSPITALS*

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Component	2009 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2009 Premium Rate	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	0.459		0.448	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.189)		(0.157)	
b. plus Transfer Charge	<u>0.119</u>		<u>0.097</u>	
3. NET NEW CLAIMS COST	0.388	0.388	0.387	0.387
		40%		41%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.174		0.171	
2. Legislative Obligations	0.059		0.052	
3. Prevention	<u>0.015</u>		<u>0.015</u>	
4. TOTAL OVERHEAD EXPENSES	0.248	0.248	0.240	0.240
		25%		26%
C. UNFUNDED LIABILITY		0.277		0.251
		28%		27%
D. (GAIN)/LOSS		<u>0.062</u>		<u>0.058</u>
		6%		6%
E. TOTAL PREMIUM RATE (A+B+C+D)	<u><u>0.98</u></u>	<u>100%</u>	<u><u>0.94</u></u>	<u>100%</u>

2009 PREMIUM RATE COMPONENTS

RATE GROUP 857: NURSING SERVICES

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Component	2009 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2009 Premium Rate	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	1.536		1.461	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.639)		(0.520)	
b. plus Transfer Charge	0.397		0.315	
3. NET NEW CLAIMS COST	<u>1.294</u>	1.294 45%	<u>1.257</u>	1.257 46%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.323		0.342	
2. Legislative Obligations	0.111		0.106	
3. Prevention	0.029		0.029	
4. TOTAL OVERHEAD EXPENSES	<u>0.463</u>	0.463 16%	<u>0.478</u>	0.478 17%
C. UNFUNDED LIABILITY		0.923 32%		0.814 30%
D. (GAIN)/LOSS		<u>0.206</u> 7%		<u>0.188</u> 7%
E. TOTAL PREMIUM RATE (A+B+C+D)		<u><u>2.89</u></u> <u>100%</u>		<u><u>2.74</u></u> <u>100%</u>

2009 PREMIUM RATE COMPONENTS

RATE GROUP 858: GROUP HOMES

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Component	2009 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2009 Premium Rate	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	1.420		1.457	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.457)		(0.391)	
b. plus Transfer Charge	<u>0.367</u>		<u>0.314</u>	
3. NET NEW CLAIMS COST	1.330	1.330	1.381	1.381
		45%		46%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.328		0.361	
2. Legislative Obligations	0.113		0.111	
3. Prevention	<u>0.030</u>		<u>0.031</u>	
4. TOTAL OVERHEAD EXPENSES	0.471	0.471	0.504	0.504
		16%		17%
C. UNFUNDED LIABILITY		0.949		0.895
		32%		30%
D. (GAIN)/LOSS		<u>0.211</u>		<u>0.206</u>
		7%		7%
E. TOTAL PREMIUM RATE (A+B+C+D)	<u><u>2.96</u></u>	<u>100%</u>	<u><u>2.99</u></u>	<u>100%</u>

2009 PREMIUM RATE COMPONENTS

RATE GROUP 861: TREATMENT CLINICS AND SPECIALIZED SERVICES*

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Component	2009 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2009 Premium Rate	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	0.459		0.448	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.189)		(0.157)	
b. plus Transfer Charge	<u>0.119</u>		<u>0.097</u>	
3. NET NEW CLAIMS COST	0.388	0.388	0.387	0.387
		40%		41%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.174		0.171	
2. Legislative Obligations	0.059		0.052	
3. Prevention	<u>0.015</u>		<u>0.015</u>	
4. TOTAL OVERHEAD EXPENSES	0.248	0.248	0.240	0.240
		25%		26%
C. UNFUNDED LIABILITY		0.277		0.251
		28%		27%
D. (GAIN)/LOSS		<u>0.062</u>		<u>0.058</u>
		6%		6%
E. TOTAL PREMIUM RATE (A+B+C+D)	<u><u>0.98</u></u>	<u>100%</u>	<u><u>0.94</u></u>	<u>100%</u>

2009 PREMIUM RATE COMPONENTS

RATE GROUP 875: PROFESSIONAL OFFICES AND AGENCIES

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Component	2009 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2009 Premium Rate	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	0.262		0.275	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.066)		(0.057)	
b. plus Transfer Charge	<u>0.068</u>		<u>0.059</u>	
3. NET NEW CLAIMS COST	0.264	0.264	<u>0.277</u>	0.277
		39%		41%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.118		0.123	
2. Legislative Obligations	0.040		0.038	
3. Prevention	<u>0.013</u>		<u>0.014</u>	
4. TOTAL OVERHEAD EXPENSES	0.171	0.171	<u>0.175</u>	0.175
		26%		26%
C. UNFUNDED LIABILITY				
		0.188		0.180
		28%		27%
D. (GAIN)/LOSS				
		<u>0.042</u>		<u>0.042</u>
		6%		6%
E. TOTAL PREMIUM RATE (A+B+C+D)				
		<u><u>0.67</u></u>		<u><u>0.67</u></u>
		100%		100%

2009 PREMIUM RATE COMPONENTS

CLASS H: GOVERNMENT AND RELATED SERVICES

Component	2009 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2009 Premium Rate	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	0.539		0.538	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.193)		(0.162)	
b. plus Transfer Charge	<u>0.139</u>		<u>0.116</u>	
3. NET NEW CLAIMS COST	0.485	41%	0.492	42%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.172		0.178	
2. Legislative Obligations	0.057		0.053	
3. Prevention	<u>0.047</u>		<u>0.045</u>	
4. TOTAL OVERHEAD EXPENSES	0.276	23%	0.277	24%
C. UNFUNDED LIABILITY	0.346	29%	0.319	28%
D. (GAIN)/LOSS	<u>0.077</u>	<u>7%</u>	<u>0.074</u>	<u>6%</u>
E. TOTAL PREMIUM RATE (A+B+C+D)	<u><u>1.18</u></u>	<u><u>100%</u></u>	<u><u>1.16</u></u>	<u><u>100%</u></u>

2009 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>2009 Premium Rate</u> (\$)
810	SCHOOL BOARDS	0.287	0.224	0.205	0.046	0.76
817	EDUCATIONAL FACILITIES	0.123	0.106	0.087	0.019	0.34
830	POWER AND TELECOMMUNICATION LINES	1.666	1.128	1.189	0.265	4.25
833	ELECTRIC POWER GENERATION	0.223	0.333	0.159	0.035	0.75
835	OIL, POWER AND WATER DISTRIBUTION	0.317	0.417	0.226	0.050	1.01
838	NATURAL GAS DISTRIBUTION	0.210	0.149	0.150	0.033	0.54
845	LOCAL GOVERNMENT SERVICES	0.781	0.377	0.558	0.124	1.84
851	HOMES FOR NURSING CARE	1.198	0.444	0.855	0.190	2.69
852	HOMES FOR RESIDENTIAL CARE	1.380	0.481	0.984	0.219	3.06
853	HOSPITALS	0.388	0.248	0.277	0.062	0.98
857	NURSING SERVICES	1.294	0.463	0.923	0.206	2.89
858	GROUP HOMES	1.330	0.471	0.949	0.211	2.96
861	TREATMENT CLINICS AND SPECIALIZED SERVICES	0.388	0.248	0.277	0.062	0.98
875	PROFESSIONAL OFFICES AND AGENCIES	0.264	0.171	0.188	0.042	0.67
CLASS: H	GOVERNMENT AND RELATED SERVICES	0.485	0.276	0.346	0.077	1.18



WSIB **2009**
Premium
Rates **MANUAL**

SECTION 6I

*Class I –
Other Services*



Workplace Safety &
Insurance Board

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

2009 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 905: APARTMENT AND CONDOMINIUM SERVICES

(CLASS I: OTHER SERVICES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
2003	\$482,977,521	\$65,600	\$27,433	17,606	317	1.80%
2004	\$514,295,879	\$66,800	\$28,528	18,028	304	1.69%
2005	\$542,573,349	\$67,700	\$28,003	19,376	303	1.56%
2006	\$574,548,419	\$69,400	\$29,271	19,629	277	1.41%
2007	\$590,565,066	\$71,800	\$29,946	19,721	296	1.50%
2008	\$608,993,595	\$73,300	\$30,677	19,852	268	1.35%
2009	\$627,630,855	\$74,600	\$31,355	20,017	244	1.22%

2009 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
2003	\$674,272,848	\$65,600	\$30,427	22,160	262	1.18%
2004	\$718,233,369	\$66,800	\$32,307	22,232	237	1.07%
2005	\$737,253,065	\$67,700	\$32,094	22,972	250	1.09%
2006	\$781,600,090	\$69,400	\$33,467	23,354	222	0.95%
2007	\$853,490,187	\$71,800	\$32,637	26,151	207	0.79%
2008	\$880,123,270	\$73,300	\$33,433	26,325	197	0.75%
2009	\$907,058,014	\$74,600	\$34,172	26,544	186	0.70%

2009 PREMIUM RATES 5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 911: SECURITY AND INVESTIGATION SERVICES

(CLASS I: OTHER SERVICES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
2003	\$651,794,320	\$65,600	\$24,208	26,925	531	1.97%
2004	\$715,457,741	\$66,800	\$25,340	28,234	486	1.72%
2005	\$744,428,364	\$67,700	\$26,666	27,917	521	1.87%
2006	\$788,564,308	\$69,400	\$27,967	28,196	456	1.62%
2007	\$822,974,634	\$71,800	\$28,278	29,103	470	1.61%
2008	\$848,655,482	\$73,300	\$28,968	29,296	440	1.50%
2009	\$874,627,205	\$74,600	\$29,609	29,539	413	1.40%

2009 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
2003	\$4,345,055,988	\$65,600	\$17,113	253,904	5,273	2.08%
2004	\$4,610,933,795	\$66,800	\$17,459	264,101	5,047	1.91%
2005	\$4,771,403,903	\$67,700	\$17,875	266,932	4,869	1.82%
2006	\$4,991,084,460	\$69,400	\$18,984	262,910	4,866	1.85%
2007	\$5,130,672,272	\$71,800	\$18,964	270,548	4,587	1.70%
2008	\$5,290,774,431	\$73,300	\$19,427	272,347	4,297	1.58%
2009	\$5,452,689,991	\$74,600	\$19,856	274,610	4,033	1.47%

2009 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
2003	\$644,105,328	\$65,600	\$22,061	29,197	762	2.61%
2004	\$717,443,394	\$66,800	\$22,512	31,869	797	2.50%
2005	\$744,805,169	\$67,700	\$23,243	32,044	846	2.64%
2006	\$788,553,909	\$69,400	\$23,372	33,739	838	2.48%
2007	\$826,339,536	\$71,800	\$24,327	33,968	778	2.29%
2008	\$852,125,386	\$73,300	\$24,920	34,194	729	2.13%
2009	\$878,203,300	\$74,600	\$25,471	34,478	684	1.98%

2009 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
2003	\$636,084,991	\$65,600	\$20,136	31,589	721	2.28%
2004	\$680,889,592	\$66,800	\$19,806	34,378	785	2.28%
2005	\$732,463,649	\$67,700	\$21,544	33,998	805	2.37%
2006	\$775,235,979	\$69,400	\$21,724	35,686	773	2.17%
2007	\$817,623,333	\$71,800	\$21,717	37,649	817	2.17%
2008	\$843,137,194	\$73,300	\$22,247	37,899	782	2.06%
2009	\$868,940,039	\$74,600	\$22,739	38,214	750	1.96%

2009 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
2003	\$711,671,923	\$65,600	\$19,599	36,312	1,883	5.19%
2004	\$871,686,557	\$66,800	\$19,585	44,508	2,290	5.15%
2005	\$945,267,257	\$67,700	\$20,441	46,244	2,313	5.00%
2006	\$968,844,300	\$69,400	\$21,444	45,180	1,971	4.36%
2007	\$939,643,773	\$71,800	\$21,871	42,963	1,852	4.31%
2008	\$968,965,271	\$73,300	\$22,404	43,249	1,735	4.01%
2009	\$998,618,880	\$74,600	\$22,900	43,608	1,628	3.73%

2009 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
2003	\$342,692,946	\$65,600	\$26,805	12,785	345	2.70%
2004	\$376,843,158	\$66,800	\$29,431	12,804	311	2.43%
2005	\$381,461,797	\$67,700	\$30,464	12,522	280	2.24%
2006	\$380,975,593	\$69,400	\$30,440	12,516	295	2.36%
2007	\$394,067,136	\$71,800	\$30,444	12,944	307	2.37%
2008	\$406,363,965	\$73,300	\$31,187	13,030	278	2.13%
2009	\$418,800,074	\$74,600	\$31,877	13,138	253	1.93%

2009 PREMIUM RATES

5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 937: RECREATIONAL SERVICES AND FACILITIES

(CLASS I: OTHER SERVICES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
2003	\$817,519,032	\$65,600	\$26,509	30,839	603	1.96%
2004	\$885,915,257	\$66,800	\$26,184	33,834	629	1.86%
2005	\$909,957,675	\$67,700	\$27,899	32,616	552	1.69%
2006	\$911,202,223	\$69,400	\$26,556	34,312	551	1.61%
2007	\$920,037,300	\$71,800	\$26,130	35,210	526	1.49%
2008	\$948,746,980	\$73,300	\$26,767	35,444	493	1.39%
2009	\$977,781,841	\$74,600	\$27,360	35,738	462	1.29%

2009 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
2003	\$278,884,247	\$65,600	\$21,273	13,110	239	1.82%
2004	\$292,793,316	\$66,800	\$21,497	13,620	244	1.79%
2005	\$307,739,336	\$67,700	\$21,089	14,592	297	2.04%
2006	\$322,016,378	\$69,400	\$22,721	14,173	215	1.52%
2007	\$324,781,022	\$71,800	\$21,859	14,858	203	1.37%
2008	\$334,915,784	\$73,300	\$22,392	14,957	196	1.31%
2009	\$345,165,338	\$74,600	\$22,887	15,081	190	1.26%

2009 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
2003	\$3,113,093,254	\$65,600	\$27,953	111,369	193	0.17%
2004	\$3,346,598,468	\$66,800	\$29,271	114,332	135	0.12%
2005	\$3,700,386,275	\$67,700	\$29,657	124,773	197	0.16%
2006	\$3,966,234,581	\$69,400	\$30,005	132,186	155	0.12%
2007	\$4,348,859,205	\$71,800	\$29,923	145,335	172	0.12%
2008	\$4,484,564,959	\$73,300	\$30,653	146,301	161	0.11%
2009	\$4,621,807,788	\$74,600	\$31,331	147,517	151	0.10%

2009 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
2003	\$5,536,089,245	\$65,600	\$31,214	177,359	629	0.35%
2004	\$6,062,643,371	\$66,800	\$32,174	188,433	652	0.35%
2005	\$6,370,557,840	\$67,700	\$32,943	193,381	640	0.33%
2006	\$6,782,249,799	\$69,400	\$32,284	210,081	571	0.27%
2007	\$7,452,920,520	\$71,800	\$32,040	232,613	647	0.28%
2008	\$7,685,488,224	\$73,300	\$32,822	234,160	606	0.26%
2009	\$7,920,690,112	\$74,600	\$33,547	236,105	569	0.24%

2009 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
2003	\$830,314,885	\$65,600	\$35,778	23,207	224	0.97%
2004	\$857,901,874	\$66,800	\$34,016	25,221	245	0.97%
2005	\$932,102,503	\$67,700	\$37,818	24,647	219	0.89%
2006	\$920,973,960	\$69,400	\$31,926	28,847	211	0.73%
2007	\$955,895,550	\$71,800	\$34,323	27,850	211	0.76%
2008	\$985,724,183	\$73,300	\$35,160	28,035	198	0.71%
2009	\$1,015,890,671	\$74,600	\$35,938	28,268	186	0.66%

2009 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
2003	\$236,759,701	\$65,600	\$28,592	8,281	231	2.79%
2004	\$245,380,147	\$66,800	\$28,453	8,624	264	3.06%
2005	\$253,834,146	\$67,700	\$29,002	8,752	204	2.33%
2006	\$260,028,321	\$69,400	\$29,616	8,780	220	2.51%
2007	\$258,479,874	\$71,800	\$30,306	8,529	184	2.16%
2008	\$266,545,715	\$73,300	\$31,044	8,586	172	2.00%
2009	\$274,702,914	\$74,600	\$31,732	8,657	162	1.87%

2009 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
2003	\$790,839,187	\$65,600	\$26,552	29,785	192	0.64%
2004	\$811,521,919	\$66,800	\$30,604	26,517	162	0.61%
2005	\$829,806,475	\$67,700	\$30,626	27,095	155	0.57%
2006	\$877,185,933	\$69,400	\$30,996	28,300	146	0.52%
2007	\$939,689,820	\$71,800	\$33,090	28,398	166	0.58%
2008	\$969,012,755	\$73,300	\$33,897	28,587	148	0.52%
2009	\$998,667,817	\$74,600	\$34,646	28,825	129	0.45%

2009 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
2003	\$1,046,151,631	\$65,600	\$43,267	24,179	93	0.38%
2004	\$1,156,122,714	\$66,800	\$44,157	26,182	86	0.33%
2005	\$1,242,515,739	\$67,700	\$42,812	29,023	117	0.40%
2006	\$1,355,008,791	\$69,400	\$43,211	31,358	128	0.41%
2007	\$1,469,694,996	\$71,800	\$42,966	34,206	112	0.33%
2008	\$1,515,556,694	\$73,300	\$44,015	34,433	107	0.31%
2009	\$1,561,937,846	\$74,600	\$44,988	34,719	103	0.30%

2009 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
2003	\$21,138,307,047	\$65,600	\$24,909	848,607	12,498	1.47%
2004	\$22,864,660,551	\$66,800	\$25,607	892,917	12,674	1.42%
2005	\$24,146,556,542	\$67,700	\$26,335	916,884	12,568	1.37%
2006	\$25,444,307,044	\$69,400	\$26,805	949,247	11,895	1.25%
2007	\$27,045,734,224	\$71,800	\$27,044	1,000,046	11,535	1.15%
2008	\$27,889,693,888	\$73,300	\$27,704	1,006,695	10,807	1.07%
2009	\$28,743,212,685	\$74,600	\$28,317	1,015,058	10,143	1.00%

2009 PREMIUM RATES

NEW CLAIMS COST BY RATE GROUP

<u>Rate Group</u>	<u>Description</u>	<u>2009 New Claims Cost</u>		<u>2009 Premium</u>
		<u>Cost Index *</u> (%)	<u>Cost per LTI</u> (\$)	<u>Rate</u> (\$)
905	APARTMENT AND CONDOMINIUM SERVICES	211%	30,271	2.60
908	OTHER REAL ESTATE SERVICES	162%	23,220	1.23
911	SECURITY AND INVESTIGATION SERVICES	97%	13,866	1.52
919	RESTAURANTS AND CATERING	66%	9,516	1.65
921	HOTELS, MOTELS AND CAMPING	106%	15,245	2.68
923	JANITORIAL SERVICES	131%	18,850	3.41
929	SUPPLY OF NON-CLERICAL LABOUR	90%	12,893	4.62
933	EQUIPMENT RENTAL AND REPAIR SERVICES	145%	20,845	2.90
937	RECREATIONAL SERVICES AND FACILITIES	114%	16,395	1.78
944	PERSONAL SERVICES	159%	22,799	2.83
956	LEGAL AND FINANCIAL SERVICES	139%	19,906	0.18
958	TECHNICAL AND BUSINESS SERVICES	138%	19,747	0.38
962	ADVERTISING AND ENTERTAINMENT	135%	19,301	0.94
975	LINEN AND LAUNDRY SERVICES	193%	27,627	3.25
981	MEMBERSHIP ORGANIZATIONS	148%	21,171	0.67
983	COMMUNICATIONS INDUSTRIES	130%	18,578	0.30
CLASS: I	OTHER SERVICES		14,344	1.18

2009 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 905: APARTMENT AND CONDOMINIUM SERVICES

(CLASS I: OTHER SERVICES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1	WSIB Administrative	0.311
B.2	Legislative Obligations	
	WSIAT	0.016
	Office of Worker Advisor	0.008
	Office of Employer Advisor	0.002
	OHSA	0.076
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.004
	Sub-Total	0.107
B.3	Prevention	
	IAPA	0.044
B.4	TOTAL OVERHEAD EXPENSES	0.462

2009 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 908: OTHER REAL ESTATE SERVICES

(CLASS I: OTHER SERVICES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1	WSIB Administrative	0.215
B.2	Legislative Obligations	
	WSIAT	0.011
	Office of Worker Advisor	0.006
	Office of Employer Advisor	0.002
	OHSA	0.052
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.002
	Sub-Total	0.073
B.3	Prevention	
	IAPA	0.029
B.4	TOTAL OVERHEAD EXPENSES	0.317

**2009 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES**

RATE GROUP 911: SECURITY AND INVESTIGATION SERVICES

(CLASS I: OTHER SERVICES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1	WSIB Administrative	0.236
B.2	Legislative Obligations	
	WSIAT	0.012
	Office of Worker Advisor	0.006
	Office of Employer Advisor	0.002
	OHSA	0.057
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	Sub-Total	0.080
B.3	Prevention	
	IAPA	0.032
B.4	TOTAL OVERHEAD EXPENSES	0.347

2009 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 919: RESTAURANTS AND CATERING

(CLASS I: OTHER SERVICES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1	WSIB Administrative	0.245
B.2	Legislative Obligations	
	WSIAT	0.013
	Office of Worker Advisor	0.006
	Office of Employer Advisor	0.002
	OHSA	0.060
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	Sub-Total	0.084
B.3	Prevention	
	OSSA	0.023
B.4	TOTAL OVERHEAD EXPENSES	0.352

2009 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 921: HOTELS, MOTELS AND CAMPING

(CLASS I: OTHER SERVICES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1	WSIB Administrative	0.317
B.2	Legislative Obligations	
	WSIAT	0.016
	Office of Worker Advisor	0.008
	Office of Employer Advisor	0.002
	OHSA	0.078
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.004
	Sub-Total	0.109
B.3	Prevention	
	OSSA	0.032
B.4	TOTAL OVERHEAD EXPENSES	0.458

2009 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 923: JANITORIAL SERVICES

(CLASS I: OTHER SERVICES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1	WSIB Administrative	0.367
B.2	Legislative Obligations	
	WSIAT	0.019
	Office of Worker Advisor	0.009
	Office of Employer Advisor	0.003
	OHSA	0.090
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.004
	Sub-Total	0.126
B.3	Prevention	
	IAPA	0.052
B.4	TOTAL OVERHEAD EXPENSES	0.545

2009 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 929: SUPPLY OF NON-CLERICAL LABOUR

(CLASS I: OTHER SERVICES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1	WSIB Administrative	0.452
B.2	Legislative Obligations	
	WSIAT	0.023
	Office of Worker Advisor	0.012
	Office of Employer Advisor	0.004
	OHSA	0.111
	Mine Rescue	0.000
	Program Administration	0.001
	Institute of Work & Health	0.005
	Sub-Total	0.156
B.3	Prevention	
	IAPA	0.065
B.4	TOTAL OVERHEAD EXPENSES	0.673

2009 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 933: EQUIPMENT RENTAL AND REPAIR SERVICES

(CLASS I: OTHER SERVICES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1	WSIB Administrative	0.332
B.2	Legislative Obligations	
	WSIAT	0.017
	Office of Worker Advisor	0.009
	Office of Employer Advisor	0.003
	OHSA	0.082
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.004
	Sub-Total	0.114
B.3	Prevention	
	OSSA	0.034
B.4	TOTAL OVERHEAD EXPENSES	0.481

**2009 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES**

RATE GROUP 937: RECREATIONAL SERVICES AND FACILITIES

(CLASS I: OTHER SERVICES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1	WSIB Administrative	0.254
B.2	Legislative Obligations	
	WSIAT	0.013
	Office of Worker Advisor	0.007
	Office of Employer Advisor	0.002
	OHSA	0.062
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	Sub-Total	0.087
B.3	Prevention	
	OSSA	0.024
B.4	TOTAL OVERHEAD EXPENSES	0.365

2009 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 944: PERSONAL SERVICES

(CLASS I: OTHER SERVICES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1	WSIB Administrative	0.327
B.2	Legislative Obligations	
	WSIAT	0.017
	Office of Worker Advisor	0.008
	Office of Employer Advisor	0.003
	OHSA	0.080
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.004
	Sub-Total	0.113
B.3	Prevention	
	OSSA	0.033
B.4	TOTAL OVERHEAD EXPENSES	0.474

2009 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 956: LEGAL AND FINANCIAL SERVICES

(CLASS I: OTHER SERVICES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1	WSIB Administrative	0.032
B.2	Legislative Obligations	
	WSIAT	0.002
	Office of Worker Advisor	0.001
	Office of Employer Advisor	0.000
	OHSA	0.008
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.000
	Sub-Total	0.011
B.3	Prevention	
	OSSA	0.012
B.4	TOTAL OVERHEAD EXPENSES	0.055

2009 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 958: TECHNICAL AND BUSINESS SERVICES

(CLASS I: OTHER SERVICES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1	WSIB Administrative	0.068
B.2	Legislative Obligations	
	WSIAT	0.004
	Office of Worker Advisor	0.002
	Office of Employer Advisor	0.001
	OHSA	0.016
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.001
	Sub-Total	0.023
B.3	Prevention	
	IAPA	0.022
B.4	TOTAL OVERHEAD EXPENSES	0.113

2009 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 962: ADVERTISING AND ENTERTAINMENT

(CLASS I: OTHER SERVICES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1	WSIB Administrative	0.174
B.2	Legislative Obligations	
	WSIAT	0.009
	Office of Worker Advisor	0.004
	Office of Employer Advisor	0.001
	OHSA	0.042
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.002
	Sub-Total	0.059
B.3	Prevention	
	OSSA	0.017
B.4	TOTAL OVERHEAD EXPENSES	0.250

2009 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 975: LINEN AND LAUNDRY SERVICES

(CLASS I: OTHER SERVICES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1	WSIB Administrative	0.356
B.2	Legislative Obligations	
	WSIAT	0.018
	Office of Worker Advisor	0.009
	Office of Employer Advisor	0.003
	OHSA	0.088
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.004
	Sub-Total	0.122
B.3	Prevention	
	IAPA	0.051
B.4	TOTAL OVERHEAD EXPENSES	0.529

2009 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 981: MEMBERSHIP ORGANIZATIONS

(CLASS I: OTHER SERVICES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1	WSIB Administrative	0.124
B.2	Legislative Obligations	
	WSIAT	0.006
	Office of Worker Advisor	0.003
	Office of Employer Advisor	0.001
	OHSA	0.030
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.001
	Sub-Total	0.042
B.3	Prevention	
	OSSA	0.015
B.4	TOTAL OVERHEAD EXPENSES	0.181

2009 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 983: COMMUNICATIONS INDUSTRIES

(CLASS I: OTHER SERVICES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1	WSIB Administrative	0.068
B.2	Legislative Obligations	
	WSIAT	0.004
	Office of Worker Advisor	0.002
	Office of Employer Advisor	0.001
	OHSA	0.000
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.001
	Sub-Total	0.007
B.3	Prevention	
	EUSA	0.000
B.4	TOTAL OVERHEAD EXPENSES	0.075

2009 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

CLASS I: OTHER SERVICES

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1	WSIB Administrative	0.163
B.2	Legislative Obligations	
	WSIAT	0.008
	Office of Worker Advisor	0.004
	Office of Employer Advisor	0.001
	OHSA	0.039
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.002
	Sub-Total	0.055
B.3	Prevention	0.023
B.4	TOTAL OVERHEAD EXPENSES	0.241

2009 PREMIUM RATE COMPONENTS

RATE GROUP 905: APARTMENT AND CONDOMINIUM SERVICES

(CLASS I: OTHER SERVICES)

Component	2009 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2009 Premium Rate	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	1.194		1.185	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.296)		(0.244)	
b. plus Transfer Charge	0.309		0.256	
3. NET NEW CLAIMS COST	<u>1.207</u>	1.207 46%	<u>1.197</u>	1.197 48%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.311		0.334	
2. Legislative Obligations	0.107		0.102	
3. Prevention	0.044		0.039	
4. TOTAL OVERHEAD EXPENSES	<u>0.462</u>	0.462 18%	<u>0.476</u>	0.476 19%
C. UNFUNDED LIABILITY		0.861 33%		0.775 31%
D. (GAIN)/LOSS		<u>0.074</u> 3%		<u>0.040</u> 2%
E. TOTAL PREMIUM RATE (A+B+C+D)		<u><u>2.60</u></u> 100%		<u><u>2.49</u></u> 100%

2009 PREMIUM RATE COMPONENTS

RATE GROUP 908: OTHER REAL ESTATE SERVICES

(CLASS I: OTHER SERVICES)

Component	2009 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2009 Premium Rate	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	0.483		0.504	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.095)		(0.083)	
b. plus Transfer Charge	<u>0.125</u>		<u>0.109</u>	
3. NET NEW CLAIMS COST	0.513	0.513	0.530	0.530
		42%		43%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.215		0.235	
2. Legislative Obligations	0.073		0.072	
3. Prevention	<u>0.029</u>		<u>0.027</u>	
4. TOTAL OVERHEAD EXPENSES	0.317	0.317	0.335	0.335
		26%		27%
C. UNFUNDED LIABILITY		0.366		0.344
		30%		28%
D. (GAIN)/LOSS		<u>0.031</u>		<u>0.018</u>
		3%		1%
E. TOTAL PREMIUM RATE (A+B+C+D)	<u><u>1.23</u></u>	<u>100%</u>	<u><u>1.23</u></u>	<u>100%</u>

2009 PREMIUM RATE COMPONENTS

RATE GROUP 911: SECURITY AND INVESTIGATION SERVICES

(CLASS I: OTHER SERVICES)

Component	2009 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2009 Premium Rate	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	0.665		0.687	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.175)		(0.151)	
b. plus Transfer Charge	<u>0.172</u>		<u>0.148</u>	
3. NET NEW CLAIMS COST	0.661	0.661	0.685	0.685
		43%		45%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.235		0.258	
2. Legislative Obligations	0.080		0.080	
3. Prevention	<u>0.032</u>		<u>0.030</u>	
4. TOTAL OVERHEAD EXPENSES	0.347	0.347	0.369	0.369
		23%		24%
C. UNFUNDED LIABILITY				
		0.472		0.444
		31%		29%
D. (GAIN)/LOSS				
		<u>0.040</u>		<u>0.023</u>
		3%		2%
E. TOTAL PREMIUM RATE (A+B+C+D)				
	<u><u>1.52</u></u>	<u>100%</u>	<u><u>1.52</u></u>	<u>100%</u>

2009 PREMIUM RATE COMPONENTS

RATE GROUP 919: RESTAURANTS AND CATERING

(CLASS I: OTHER SERVICES)

Component	2009 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2009 Premium Rate	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	0.714		0.741	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.168)		(0.145)	
b. plus Transfer Charge	<u>0.185</u>		<u>0.160</u>	
3. NET NEW CLAIMS COST	0.731	0.731 44%	0.756	0.756 46%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.245		0.268	
2. Legislative Obligations	0.084		0.084	
3. Prevention	<u>0.023</u>		<u>0.023</u>	
4. TOTAL OVERHEAD EXPENSES	0.352	0.352 21%	0.375	0.375 23%
C. UNFUNDED LIABILITY		0.522 32%		0.490 30%
D. (GAIN)/LOSS		<u>0.045</u> 3%		<u>0.026</u> 2%
E. TOTAL PREMIUM RATE (A+B+C+D)	<u><u>1.65</u></u>	<u>100%</u>	<u><u>1.65</u></u>	<u>100%</u>

2009 PREMIUM RATE COMPONENTS

RATE GROUP 921: HOTELS, MOTELS AND CAMPING

(CLASS I: OTHER SERVICES)

Component	2009 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2009 Premium Rate	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	1.205		1.260	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.264)		(0.230)	
b. plus Transfer Charge	<u>0.311</u>		<u>0.272</u>	
3. NET NEW CLAIMS COST	1.252	1.252	1.302	1.302
		47%		49%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.317		0.348	
2. Legislative Obligations	0.109		0.108	
3. Prevention	<u>0.032</u>		<u>0.032</u>	
4. TOTAL OVERHEAD EXPENSES	0.458	0.458	0.490	0.490
		17%		18%
C. UNFUNDED LIABILITY				
		0.894		0.844
		33%		31%
D. (GAIN)/LOSS				
		<u>0.076</u>		<u>0.044</u>
		3%		2%
E. TOTAL PREMIUM RATE (A+B+C+D)				
	<u><u>2.68</u></u>	<u>100%</u>	<u><u>2.68</u></u>	<u>100%</u>

2009 PREMIUM RATE COMPONENTS

RATE GROUP 923: JANITORIAL SERVICES

(CLASS I: OTHER SERVICES)

Component	2009 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2009 Premium Rate	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	1.651		1.713	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.465)		(0.401)	
b. plus Transfer Charge	<u>0.427</u>		<u>0.370</u>	
3. NET NEW CLAIMS COST	1.614	1.614 47%	1.681	1.681 49%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.367		0.404	
2. Legislative Obligations	0.126		0.126	
3. Prevention	<u>0.052</u>		<u>0.048</u>	
4. TOTAL OVERHEAD EXPENSES	0.545	0.545 16%	0.579	0.579 17%
C. UNFUNDED LIABILITY		1.151 34%		1.090 32%
D. (GAIN)/LOSS		<u>0.098</u> 3%		<u>0.057</u> 2%
E. TOTAL PREMIUM RATE (A+B+C+D)		<u><u>3.41</u></u> 100%		<u><u>3.41</u></u> 100%

2009 PREMIUM RATE COMPONENTS

RATE GROUP 929: SUPPLY OF NON-CLERICAL LABOUR

(CLASS I: OTHER SERVICES)

Component	2009 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2009 Premium Rate	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	2.133		2.240	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.460)		(0.403)	
b. plus Transfer Charge	<u>0.551</u>		<u>0.484</u>	
3. NET NEW CLAIMS COST	2.225	2.225 48%	2.321	2.321 50%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.452		0.498	
2. Legislative Obligations	0.156		0.157	
3. Prevention	<u>0.065</u>		<u>0.060</u>	
4. TOTAL OVERHEAD EXPENSES	0.673	0.673 15%	0.714	0.714 15%
C. UNFUNDED LIABILITY		1.587 34%		1.504 33%
D. (GAIN)/LOSS		<u>0.136</u> 3%		<u>0.078</u> 2%
E. TOTAL PREMIUM RATE (A+B+C+D)		<u><u>4.62</u></u> 100%		<u><u>4.62</u></u> 100%

2009 PREMIUM RATE COMPONENTS

RATE GROUP 933: EQUIPMENT RENTAL AND REPAIR SERVICES

(CLASS I: OTHER SERVICES)

Component	2009 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2009 Premium Rate	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	1.278		1.279	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.244)		(0.204)	
b. plus Transfer Charge	0.330		0.276	
3. NET NEW CLAIMS COST	<u>1.364</u>	1.364 47%	<u>1.353</u>	1.353 49%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.333		0.356	
2. Legislative Obligations	0.114		0.109	
3. Prevention	0.034		0.033	
4. TOTAL OVERHEAD EXPENSES	<u>0.481</u>	0.481 17%	<u>0.500</u>	0.500 18%
C. UNFUNDED LIABILITY		0.973 34%		0.876 32%
D. (GAIN)/LOSS		<u>0.083</u> 3%		<u>0.046</u> 2%
E. TOTAL PREMIUM RATE (A+B+C+D)		<u><u>2.90</u></u> 100%		<u><u>2.78</u></u> 100%

2009 PREMIUM RATE COMPONENTS

RATE GROUP 937: RECREATIONAL SERVICES AND FACILITIES

(CLASS I: OTHER SERVICES)

Component	2009 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2009 Premium Rate	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	0.786		0.757	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.194)		(0.155)	
b. plus Transfer Charge	<u>0.203</u>		<u>0.163</u>	
3. NET NEW CLAIMS COST	0.796	0.796	0.766	0.766
		45%		46%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.254		0.270	
2. Legislative Obligations	0.087		0.085	
3. Prevention	<u>0.024</u>		<u>0.023</u>	
4. TOTAL OVERHEAD EXPENSES	0.365	0.365	0.377	0.377
		21%		23%
C. UNFUNDED LIABILITY		0.568		0.496
		32%		30%
D. (GAIN)/LOSS		<u>0.049</u>		<u>0.026</u>
		3%		2%
E. TOTAL PREMIUM RATE (A+B+C+D)	<u><u>1.78</u></u>	<u>100%</u>	<u><u>1.67</u></u>	<u>100%</u>

2009 PREMIUM RATE COMPONENTS

RATE GROUP 944: PERSONAL SERVICES

(CLASS I: OTHER SERVICES)

Component	2009 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2009 Premium Rate	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	1.274		1.363	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.275)		(0.275)	
b. plus Transfer Charge	0.329		0.294	
3. NET NEW CLAIMS COST	<u>1.328</u>	1.328 47%	<u>1.384</u>	1.384 49%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.328		0.361	
2. Legislative Obligations	0.113		0.111	
3. Prevention	0.033		0.033	
4. TOTAL OVERHEAD EXPENSES	<u>0.474</u>	0.474 17%	<u>0.506</u>	0.506 18%
C. UNFUNDED LIABILITY		0.948 33%		0.897 32%
D. (GAIN)/LOSS		<u>0.081</u> 3%		<u>0.047</u> 2%
E. TOTAL PREMIUM RATE (A+B+C+D)		<u><u>2.83</u></u> 100%		<u><u>2.83</u></u> 100%

2009 PREMIUM RATE COMPONENTS

RATE GROUP 956: LEGAL AND FINANCIAL SERVICES

(CLASS I: OTHER SERVICES)

Component	2009 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2009 Premium Rate	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	0.066		0.064	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.011)		(0.009)	
b. plus Transfer Charge	<u>0.017</u>		<u>0.014</u>	
3. NET NEW CLAIMS COST	0.072	0.072	0.070	0.070
		40%		41%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.032		0.031	
2. Legislative Obligations	0.011		0.010	
3. Prevention	<u>0.012</u>		<u>0.012</u>	
4. TOTAL OVERHEAD EXPENSES	0.055	0.055	0.053	0.053
		31%		31%
C. UNFUNDED LIABILITY				
		0.051		0.045
		28%		26%
D. (GAIN)/LOSS				
		<u>0.004</u>		<u>0.003</u>
		2%		2%
E. TOTAL PREMIUM RATE (A+B+C+D)				
	<u><u>0.18</u></u>	<u><u>100%</u></u>	<u><u>0.17</u></u>	<u><u>100%</u></u>

2009 PREMIUM RATE COMPONENTS

RATE GROUP 958: TECHNICAL AND BUSINESS SERVICES

(CLASS I: OTHER SERVICES)

Component	2009 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2009 Premium Rate	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	0.144		0.141	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.029)		(0.024)	
b. plus Transfer Charge	0.037		0.031	
3. NET NEW CLAIMS COST	<u>0.152</u>	0.152 40%	<u>0.149</u>	0.149 41%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.068		0.066	
2. Legislative Obligations	0.023		0.020	
3. Prevention	0.022		0.020	
4. TOTAL OVERHEAD EXPENSES	<u>0.113</u>	0.113 30%	<u>0.106</u>	0.106 29%
C. UNFUNDED LIABILITY		0.108 28%		0.096 27%
D. (GAIN)/LOSS		<u>0.009</u> 2%		<u>0.005</u> 1%
E. TOTAL PREMIUM RATE (A+B+C+D)		<u><u>0.38</u></u> 100%		<u><u>0.36</u></u> 100%

2009 PREMIUM RATE COMPONENTS

RATE GROUP 962: ADVERTISING AND ENTERTAINMENT

(CLASS I: OTHER SERVICES)

Component	2009 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2009 Premium Rate	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	0.359		0.379	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.062)		(0.054)	
b. plus Transfer Charge	<u>0.093</u>		<u>0.082</u>	
3. NET NEW CLAIMS COST	0.389	0.389	0.406	0.406
		41%		43%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.174		0.180	
2. Legislative Obligations	0.059		0.055	
3. Prevention	<u>0.017</u>		<u>0.017</u>	
4. TOTAL OVERHEAD EXPENSES	0.250	0.250	0.253	0.253
		27%		27%
C. UNFUNDED LIABILITY				
		0.278		0.263
		30%		28%
D. (GAIN)/LOSS				
		<u>0.024</u>		<u>0.014</u>
		3%		1%
E. TOTAL PREMIUM RATE (A+B+C+D)				
	<u><u>0.94</u></u>	<u>100%</u>	<u><u>0.94</u></u>	<u>100%</u>

2009 PREMIUM RATE COMPONENTS

RATE GROUP 975: LINEN AND LAUNDRY SERVICES

(CLASS I: OTHER SERVICES)

Component	2009 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2009 Premium Rate	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	1.654		1.679	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.547)		(0.463)	
b. plus Transfer Charge	<u>0.427</u>		<u>0.362</u>	
3. NET NEW CLAIMS COST	1.534	1.534 47%	1.579	1.579 49%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.356		0.389	
2. Legislative Obligations	0.122		0.122	
3. Prevention	<u>0.051</u>		<u>0.046</u>	
4. TOTAL OVERHEAD EXPENSES	0.529	0.529 16%	0.557	0.557 17%
C. UNFUNDED LIABILITY		1.095 34%		1.023 32%
D. (GAIN)/LOSS		<u>0.094</u> <u>3%</u>		<u>0.053</u> <u>2%</u>
E. TOTAL PREMIUM RATE (A+B+C+D)		<u><u>3.25</u></u> <u><u>100%</u></u>		<u><u>3.21</u></u> <u><u>100%</u></u>

2009 PREMIUM RATE COMPONENTS

RATE GROUP 981: MEMBERSHIP ORGANIZATIONS

(CLASS I: OTHER SERVICES)

Component	2009 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2009 Premium Rate	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	0.278		0.266	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.071)		(0.057)	
b. plus Transfer Charge	0.072		0.057	
3. NET NEW CLAIMS COST	0.278	0.278	0.267	0.267
		41%		43%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.124		0.118	
2. Legislative Obligations	0.042		0.036	
3. Prevention	0.015		0.015	
4. TOTAL OVERHEAD EXPENSES	0.181	0.181	0.170	0.170
		27%		27%
C. UNFUNDED LIABILITY		0.198		0.173
		30%		28%
D. (GAIN)/LOSS		0.017		0.009
		3%		1%
E. TOTAL PREMIUM RATE (A+B+C+D)	<u>0.67</u>	<u>100%</u>	<u>0.62</u>	<u>100%</u>

2009 PREMIUM RATE COMPONENTS

RATE GROUP 983: COMMUNICATIONS INDUSTRIES

(CLASS I: OTHER SERVICES)

Component	2009 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2009 Premium Rate	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	0.124		0.131	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.032)		(0.027)	
b. plus Transfer Charge	0.032		0.028	
3. NET NEW CLAIMS COST	<u>0.125</u>	0.125 42%	<u>0.134</u>	0.134 45%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.068		0.071	
2. Legislative Obligations	0.007		0.007	
3. Prevention	-		-	
4. TOTAL OVERHEAD EXPENSES	<u>0.075</u>	0.075 25%	<u>0.078</u>	0.078 26%
C. UNFUNDED LIABILITY		0.089 30%		0.087 29%
D. (GAIN)/LOSS		<u>0.008</u> 3%		<u>0.005</u> 2%
E. TOTAL PREMIUM RATE (A+B+C+D)		<u><u>0.30</u></u> 100%		<u><u>0.30</u></u> 100%

2009 PREMIUM RATE COMPONENTS

CLASS I: OTHER SERVICES

Component	2009 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2009 Premium Rate	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	0.514		0.536	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.120)		(0.104)	
b. plus Transfer Charge	<u>0.133</u>		<u>0.116</u>	
3. NET NEW CLAIMS COST	0.527	0.527	0.548	0.548
		45%		47%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.163		0.176	
2. Legislative Obligations	0.055		0.054	
3. Prevention	<u>0.023</u>		<u>0.022</u>	
4. TOTAL OVERHEAD EXPENSES	0.241	0.241	0.251	0.251
		20%		21%
C. UNFUNDED LIABILITY		0.376		0.355
		32%		30%
D. (GAIN)/LOSS		<u>0.032</u>		<u>0.019</u>
		3%		2%
E. TOTAL PREMIUM RATE (A+B+C+D)		<u><u>1.18</u></u>		<u><u>1.17</u></u>
		100%		100%

2009 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>2009 Premium Rate</u> (\$)
905	APARTMENT AND CONDOMINIUM SERVICES	1.207	0.462	0.861	0.074	2.60
908	OTHER REAL ESTATE SERVICES	0.513	0.317	0.366	0.031	1.23
911	SECURITY AND INVESTIGATION SERVICES	0.661	0.347	0.472	0.040	1.52
919	RESTAURANTS AND CATERING	0.731	0.352	0.522	0.045	1.65
921	HOTELS, MOTELS AND CAMPING	1.252	0.458	0.894	0.076	2.68
923	JANITORIAL SERVICES	1.614	0.545	1.151	0.098	3.41
929	SUPPLY OF NON-CLERICAL LABOUR	2.225	0.673	1.587	0.136	4.62
933	EQUIPMENT RENTAL AND REPAIR SERVICES	1.364	0.481	0.973	0.083	2.90
937	RECREATIONAL SERVICES AND FACILITIES	0.796	0.365	0.568	0.049	1.78
944	PERSONAL SERVICES	1.328	0.474	0.948	0.081	2.83
956	LEGAL AND FINANCIAL SERVICES	0.072	0.055	0.051	0.004	0.18
958	TECHNICAL AND BUSINESS SERVICES	0.152	0.113	0.108	0.009	0.38
962	ADVERTISING AND ENTERTAINMENT	0.389	0.250	0.278	0.024	0.94
975	LINEN AND LAUNDRY SERVICES	1.534	0.529	1.095	0.094	3.25
981	MEMBERSHIP ORGANIZATIONS	0.278	0.181	0.198	0.017	0.67
983	COMMUNICATIONS INDUSTRIES	0.125	0.075	0.089	0.008	0.30
CLASS: I	OTHER SERVICES	0.527	0.241	0.376	0.032	1.18



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SECTION 7

*Supporting Documentation
for Schedule 1*



Workplace Safety &
Insurance Board

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

2009 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
2003	\$126,548,322,716	\$65,600	\$32,135	3,938,003	82,100	2.08%
2004	\$132,262,267,952	\$66,800	\$32,834	4,028,221	79,800	1.98%
2005	\$136,819,901,624	\$67,700	\$33,713	4,058,415	77,900	1.92%
2006	\$141,247,185,164	\$69,400	\$34,392	4,107,015	71,300	1.74%
2007	\$146,628,876,457	\$71,800	\$34,421	4,259,879	68,300	1.60%
2008	\$152,016,651,000	\$73,300	\$35,582	4,272,298	63,704	1.49%
2009	\$156,748,917,000	\$74,600	\$36,458	4,299,391	59,621	1.39%

2009 Premium Rates

NEW CLAIMS COST BY CLASS

<u>Class</u>	<u>Description</u>	<u>2009 New Claims Cost</u> <u>Cost per LTI</u> (\$)	<u>2009</u> <u>Premium</u> <u>Rate</u> (\$)
A	FOREST PRODUCTS	50,351	4.58
B	MINING AND RELATED INDUSTRIES	112,302	6.11
C	OTHER PRIMARY INDUSTRIES	22,070	3.69
D	MANUFACTURING	27,216	2.34
E	TRANSPORTATION AND STORAGE	31,987	4.43
F	RETAIL AND WHOLESALE TRADES	17,641	1.68
G	CONSTRUCTION	74,296	6.02
H	GOVERNMENT AND RELATED SERVICES	16,560	1.18
I	OTHER SERVICES	14,344	1.18
	SCHEDULE 1	26,052	2.26

2009 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

SCHEDULE 1

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1	WSIB Administrative	0.259
B.2	Legislative Obligations	
	WSIAT	0.013
	Office of Worker Advisor	0.007
	Office of Employer Advisor	0.002
	OHSA	0.059
	Mine Rescue	0.002
	Program Administration	0.000
	Institute of Work & Health	0.003
	Sub-Total	0.086
B.3	Prevention	0.047
B.4	TOTAL OVERHEAD EXPENSES	0.392

2009 PREMIUM RATE COMPONENTS

SCHEDULE 1

Component	2009 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2009 Premium Rate	2008 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2008 Premium Rate
A. NEW CLAIMS COST				
1. GROSS NEW CLAIMS COST	1.006		1.045	
2. Second Injury Enhancement Fund (SIEF)				
a. minus Relief	(0.260)		(0.226)	
b. plus Transfer Charge	0.260		0.226	
3. NET NEW CLAIMS COST	<u>1.006</u>	1.006 45%	<u>1.046</u>	1.046 46%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.259		0.283	
2. Legislative Obligations	0.086		0.085	
3. Prevention	0.047		0.045	
4. TOTAL OVERHEAD EXPENSES	<u>0.392</u>	0.392 17%	<u>0.413</u>	0.413 18%
C. UNFUNDED LIABILITY		0.718 32%		0.678 30%
D. (GAIN)/LOSS		<u>0.140</u> 6%		<u>0.120</u> 5%
E. TOTAL PREMIUM RATE (A+B+C+D)		<u><u>2.26</u></u> 100%		<u><u>2.26</u></u> 100%

2009 PREMIUM RATES

Summary of Premium Rate Components by Class 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>2009 Premium Rate</u> (\$)
A	FOREST PRODUCTS	1.940	0.832	1.384	0.423	4.58
B	MINING AND RELATED INDUSTRIES	2.413	1.028	1.722	0.948	6.11
C	OTHER PRIMARY INDUSTRIES	1.706	0.681	1.218	0.088	3.69
D	MANUFACTURING	1.003	0.403	0.716	0.222	2.34
E	TRANSPORTATION AND STORAGE	2.128	0.554	1.518	0.230	4.43
F	RETAIL AND WHOLESALE TRADES	0.745	0.332	0.532	0.071	1.68
G	CONSTRUCTION	2.882	0.850	2.057	0.228	6.02
H	GOVERNMENT AND RELATED SERVICES	0.485	0.276	0.346	0.077	1.18
I	OTHER SERVICES	0.527	0.241	0.376	0.032	1.18
	SCHEDULE 1	1.006	0.392	0.718	0.140	2.26



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SECTION 8

Classification Scheme Changes

2009 CLASSIFICATION SCHEME CHANGES

The Workplace Safety and Insurance Board (WSIB) reviews the classification scheme each year. For 2009, no rate groups are being added or removed but some changes are being implemented.

These changes are summarized in the table below.

SUMMARY OF CLASSIFICATION SCHEME CHANGES FOR 2009			
The following Classification Units (CUs) ...		Will appear as follows in 2009	
2008 Rate Group	Description	2009 Rate Group	Description
570	4592-001 Freight Forwarders (Trucking)	570	4561-000 General Freight Trucking

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 155.



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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) monitors the credibility of rate groups (RGs).

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 2009 premium rates shows that under current criteria four rate groups are not fully credible.

It is possible that the experience of some of the non-credible rate groups may 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
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
OSACH	Ontario Safety Association for Community & Healthcare
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



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SECTION 11

Contact Information



Workplace Safety &
Insurance Board

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

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) 344-3332
Facsimile: (416) 344-4499

2. Premium Information and Data Requests

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

Workplace Safety and Insurance Board
Telephone: (416) 344-1000
Toll Free (Ontario): 1-800-387-0750
Toll Free (Canada-Wide): 1-800-387-5540
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.