

wsib 2013 Premium Rates MANUAL

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SECTION 1

Introduction

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INTRODUCTION

a. 2013 Premium Rates Summary

In order to create stable and competitive premium rates for the future and ensure a sustainable workplace safety and insurance system for workers and employers, the Workplace Safety and Insurance Board (WSIB) Board of Directors has increased premium rates for all employer rate groups by two and a half per cent.

This decision by our Board of Directors was made based on sound and detailed actuarial and financial analysis and will enable the WSIB to meet the government's requirement that the WSIB be 60% funded by 2017.

To further address the unfunded liability (UFL) and ensure the sustainability of the system, the WSIB has made operational changes and increased financial discipline, resulting in positive outcomes. Employers can be confident that we are using their premium dollars wisely.

Our hard work is getting results. In 2011, the WSIB achieved its first operating surplus in 10 years and so far the results in 2012 are even more encouraging. At the same time, 91% of injured workers are back to work with no wage loss within 12 months of injury. As a result of this success in assisting injured workers to resume employment, the WSIB now has one of the lowest costs for new claims and administration among all of the provinces.

While this premium rate increase may add costs today, the retirement of the UFL will result in lower premiums and strengthened competitiveness for Ontario businesses in the longer term.

The WSIB continues to work with its Chair's Advisory Committees, which represent employers and injured workers from the various industry sectors. These committees have provided valuable advice and guidance to the WSIB Chair, President and CEO, and Executive Committee; and their input was taken into account as part of the decision-making process on which the 2013 premium rates were based.

b. Derivation of the 2013 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 an 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 business activities into nine broad classes, which are further subdivided into 155 rate groups based on similarity of business activity and relative risk. Due to the new rate group mentioned above being added to Construction, the number of rate groups has been increased by one from 154 in 2012 to 155 for 2013. Again, 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 (ECM)* on the WSIB website, www.wsib.on.ca.

For each of the classes and rate groups defined in the classification scheme, the WSIB derives a premium rate to cover expected costs relating to the upcoming 2013 premium year. These costs include:

- a) New claims cost - the expected future lifetime costs to pay benefits for all new claims for the premium year;
- b) The WSIB's expenses to administer the *WSIA*, the Ministry of Labour's (MoL) expenses to administer the *Occupational Health and Safety Act*, the Workplace Safety and Insurance Appeals Tribunal, Offices of the Employer Advisor and the Worker Advisor, and the expenses of the Health and Safety Associations (whose reporting changes to the MoL further to Bill 160 which specifies the transfer of the prevention mandate from the WSIB to the MoL) and research; and
- c) Past claims cost – includes a charge to retire the WSIB's unfunded liability.

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 (2013) is based on 175% of the average industrial wage for Ontario from the most recent published Statistics Canada earnings data available on July 1st of the previous year (2012). The 2013 maximum insurable earnings ceiling is \$83,200, an increase of 1.8% over the 2012 ceiling of \$81,700.

Although all rate groups had their 2013 premium rates fixed at 2.5% above their 2012 rate (and then rounded), the nine industry classes play a significant role in rate setting. The class level is where certain costs are projected using data and assumptions particular to each class. After the class estimates have been determined, estimates are derived for the rate groups of each class. The 2013 premium rates are based on a projection of claims experience and insurable earnings data from the most recent six years – that is, for the period from 2006 through 2011 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 the class. The WSIB bases its assumptions of future insurable earnings on sector-specific information received from organizations such as Informetrica*, modified with input from other WSIB sources.

* Informetrica 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 WSIB's class-by-class forecast economic assumptions (as determined in March 2012) are shown below.

Economic Assumptions Supporting the 2013 Premium Rates				
Class	Earnings Growth 2011-2012	Earnings Growth 2012-2013	Employment Growth 2011-2012	Employment Growth 2012-2013
Class A: Forest Products	3.0%	2.4%	0.8%	-0.9%
Class B: Mining and Related Industries	1.6%	2.3%	1.0%	1.0%
Class C: Other Primary Industries	2.5%	2.6%	0.2%	0.6%
Class D: Manufacturing	2.7%	3.3%	1.3%	1.1%
Class E: Transportation and Storage	4.8%	2.4%	1.0%	1.1%
Class F: Retail and Wholesale Trades	2.5%	1.6%	0.8%	1.0%
Class G: Construction	-0.2%	-2.4%	0.8%	0.7%
Class H: Government and Related Services	-0.1%	2.8%	0.8%	1.0%
Class I: Other Services	3.0%	2.0%	0.8%	1.1%
Schedule 1	2.0%	2.0%	0.9%	1.0%

c. 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 economic sector covered by each class. For example, Class B: Mining and Related Industries, contains four rate groups, whereas Class D: Manufacturing, contains 73 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, risks or other characteristics. All employers within a single rate group, no matter which classification unit they belong to

or their payroll size, are charged the same premium rate (before any merit adjustments or experience rating). Premium rates are not calculated for classification units.

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 2012. Employers may obtain more recent information by contacting the WSIB (see Section 11 of this manual for contact information).

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

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 Ministry of Labour is responsible for administering the *Occupational Health and Safety Act*.

The WSIB receives no government funding and is funded solely through employer premiums. Revenue is also raised through returns on invested assets.

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

- Provides benefits to injured and ill workers and to the dependants of workers who have died as a result of a workplace injury or illness; and
- Assists in the return to work and recovery of injured and ill workers.

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.



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SECTION 2

*Definition of 2013
Premium Rate Components*

DEFINITION OF 2013 PREMIUM RATE COMPONENTS

A. New Claims Cost

- | | | |
|----|-----------------|--|
| 1. | New Claims Cost | The estimated full cost of new claims for injuries expected to occur during 2013 |
|----|-----------------|--|

B. Overhead Expenses

- | | | |
|----|-------------------------|--|
| 1. | Administrative Expenses | Expenses of the WSIB estimated for the year 2013, to administer the WSIA |
| 2. | Legislative Obligations | Expenses the WSIB is required to fund under the <i>Occupational Health and Safety Act</i> , the Workplace Safety and Insurance Appeals Tribunal, Office of the Employer Advisor, Office of the Worker Advisor, Health and Safety Associations and research |
| 3. | Total Overhead Expenses | Total of Administrative and Legislative Obligations expenses |

C. Past Claims Cost

- | | | |
|----|------------------|--|
| 1. | Past Claims Cost | Includes payment required to retire the unfunded liability |
|----|------------------|--|

D. Premium Rate

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



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SECTION 3

Summary of Allocation Rules



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SUMMARY OF ALLOCATION RULES FOR 2013 PREMIUM RATES

A. New Claims Cost

New Claims Costs are determined at the class level. However, rate groups belonging to a class pay them.

The share of the class new claims cost charged to a member rate group is based on the expected number of claims and the average cost of a claim expected for that rate group for the premium year.

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

B. Overhead Expenses

Schedule 1 overhead expenses are allocated to rate groups in proportion to their new claims cost and insurable earnings.

C. Past Claims Cost

Past Claims Cost paid by a rate group is the remainder of its premium rate (which was set as 2.5% above its 2012 premium rate and rounded) after New Claims Cost and Overhead expenses have been deducted.



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SECTION 4

2013 Premium Rates for Each Rate Group, by Class



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<u>Rate</u> <u>Group</u>	<u>Description</u>	2013 Premium <u>Rate</u> (\$)
030	LOGGING	13.04
033	MILL PRODUCTS AND FORESTRY SERVICES	8.80
036	VENEERS, PLYWOOD AND WOOD PRESERVATION	5.37
039	PULP, NEWSPRINT AND SPECIALTY PAPERS	2.93
041	CORRUGATED BOXES	3.24
	CLASS A : FOREST PRODUCTS	5.26

<u>Rate Group</u>	<u>Description</u>	2013 Premium Rate (\$)
110	GOLD MINES	8.15
113	NICKEL MINES	5.20
119	OTHER MINES	6.69
134	AGGREGATES	6.52
	CLASS B : MINING AND RELATED INDUSTRIES	6.73

<u>Rate Group</u>	<u>Description</u>	2013 Premium Rate (\$)
159	LIVESTOCK FARMS	7.09
167	FIELD CROP, FRUIT AND VEGETABLE FARMS	2.84
174	TOBACCO AND MUSHROOM FARMS	5.15
181	FISHING AND MISCELLANEOUS FARMING	3.67
184	POULTRY FARMS AND AGRICULTURAL SERVICES	3.27
190	LANDSCAPING AND RELATED SERVICES	4.93
	CLASS C : OTHER PRIMARY INDUSTRIES	4.17

<u>Rate</u> <u>Group</u>	<u>Description</u>	2013 Premium <u>Rate</u> (\$)
207	MEAT AND FISH PRODUCTS	4.66
210	POULTRY PRODUCTS	3.50
214	FRUIT AND VEGETABLE PRODUCTS	2.68
216	DAIRY PRODUCTS	2.26
220	OTHER BAKERY PRODUCTS	4.00
222	CONFECTIONERY	1.80
223	BISCUITS, SNACK FOODS AND OTHER FOOD PRODUCTS	2.79
226	CRUSHED AND GROUND FOODS	1.69
230	ALCOHOLIC BEVERAGES	1.55
231	SOFT DRINKS	3.58
238	OTHER RUBBER PRODUCTS	4.13
258	FOAMED AND EXPANDED PLASTIC PRODUCTS	2.92
261	PLASTIC FILM AND SHEETING	2.46
263	OTHER PLASTIC PRODUCTS	3.23
289	CLOTH, CARPETS AND TEXTILE PRODUCTS	3.71
301	CLOTHING, FIBRE AND YARN	2.43
308	MILLWORK AND OTHER WOOD INDUSTRIES	5.57
311	WOODEN CABINETS	4.16
312	WOODEN BOXES AND PALLETS	7.14
322	UPHOLSTERED FURNITURE	3.34
323	METAL FURNITURE	2.33
325	WOODEN AND OTHER NON-METAL FURNITURE	4.30
328	FURNITURE PARTS AND FIXTURES	4.17
333	PRINTING, PLATEMAKING AND BINDING	1.75
335	PUBLISHING	0.56

<u>Rate</u> <u>Group</u>	<u>Description</u>	2013 Premium <u>Rate</u> (\$)
338	FOLDING CARTONS	2.65
341	PAPER PRODUCTS	3.18
352	STEEL AND OTHER SMELTING AND REFINING INDUSTRIES	2.62
358	FOUNDRIES	4.29
361	NON-FERROUS METAL INDUSTRIES	3.59
374	DOORS AND WINDOWS	3.56
375	STRUCTURAL AND ARCHITECTURAL PRODUCTS	4.71
377	COATING OF METAL PRODUCTS	4.19
379	HARDWARE, TOOLS AND CUTLERY	2.74
382	METAL DIES, MOULDS AND PATTERNS	2.22
383	HEATING, REFRIGERATION AND AIR CONDITIONING EQUIPMENT	2.78
385	MACHINE SHOPS	2.61
387	OTHER METAL FABRICATING INDUSTRIES	3.68
389	METAL CLOSURES AND CONTAINERS	2.59
390	OTHER STAMPED AND PRESSED METAL PRODUCTS	3.59
393	WIRE PRODUCTS	3.37
402	MAJOR APPLIANCES AND TRANSMISSION EQUIPMENT	2.32
403	OTHER MACHINERY AND EQUIPMENT	1.74
406	ELEVATORS AND ESCALATORS	2.70
408	BOILERS, PUMPS AND FANS	2.46
411	AGRICULTURAL, CONSTRUCTION AND MINING MACHINERY	2.89
417	AIRCRAFT MANUFACTURING	1.56
419	MOTOR VEHICLE ASSEMBLY	3.59
420	MOTOR VEHICLE ENGINE MANUFACTURING	1.89
421	OTHER MOTOR VEHICLE PARTS AND EQUIPMENT	3.59

Rate		2013
Group	Description	Premium
		Rate
		(\$)
424	MOTOR VEHICLE STAMPINGS	3.59
425	MOTOR VEHICLE WHEELS AND BRAKES	3.59
428	MOTOR VEHICLE FABRIC ACCESSORIES	4.58
432	TRUCKS, BUSES AND TRAILERS	4.39
442	RAILROAD ROLLING STOCK	2.74
460	LIGHTING AND SMALL ELECTRICAL APPLIANCES	2.65
466	COMMUNICATION AND ENERGY WIRE PRODUCTS	2.45
468	ELECTRONIC EQUIPMENT & OTHER COMMUNICATION DEVICES	0.39
477	INDUSTRIAL ELECTRICAL EQUIPMENT	1.55
485	BRICKS, CERAMICS AND ABRASIVES	4.54
496	CONCRETE PRODUCTS	5.42
497	READY-MIX CONCRETE	3.93
501	NON-METALLIC MINERAL PRODUCTS	3.00
502	GLASS PRODUCTS	3.05
507	PETROLEUM AND COAL PRODUCTS	1.17
512	RESINS, PAINT, INK AND ADHESIVES	1.75
514	PHARMACEUTICALS AND MEDICINES	0.96
517	SOAP AND TOILETRIES	1.68
524	CHEMICAL INDUSTRIES	1.96
529	JEWELRY AND INSTRUMENTS	1.02
533	SIGNS AND DISPLAYS	3.19
538	SPORTING GOODS AND TOYS	4.28
542	OTHER MANUFACTURED PRODUCTS	2.13
	CLASS D : MANUFACTURING	2.55

<u>Rate Group</u>	<u>Description</u>	2013 Premium Rate (\$)
551	AIR TRANSPORT INDUSTRIES	2.09
553	AIR TRANSPORT SERVICES	1.93
560	WAREHOUSING	3.43
570	GENERAL TRUCKING	6.72
577	COURIER SERVICES	3.02
580	MISCELLANEOUS TRANSPORT INDUSTRIES	5.11
584	SCHOOL BUSES	3.04
590	AMBULANCE SERVICES	6.46
	CLASS E : TRANSPORTATION AND STORAGE	5.04

<u>Rate Group</u>	<u>Description</u>	2013 Premium Rate (\$)
604	FOOD, SALES	2.54
606	GROCERY AND CONVENIENCE STORES	2.20
607	SPECIALTY FOOD STORES	3.73
608	BEER STORES	4.17
612	AGRICULTURAL PRODUCTS, SALES	2.48
630	VEHICLE SERVICES AND REPAIRS	3.54
633	PETROLEUM PRODUCTS, SALES	2.60
636	OTHER SALES	1.46
638	PHARMACIES	0.70
641	CLOTHING STORES	1.59
657	AUTOMOBILE AND TRUCK DEALERS	0.81
668	COMPUTER, ELECTRONIC AND ELECTRICAL EQUIPMENT, SALES	0.50
670	MACHINERY AND OTHER VEHICLES, SALES	1.84
681	LUMBER AND BUILDERS SUPPLY	3.01
685	METAL PRODUCTS, WHOLESALE	3.25
689	WASTE MATERIALS RECYCLING	6.17
	CLASS F : RETAIL AND WHOLESALE TRADES	1.82

<u>Rate</u> <u>Group</u>	<u>Description</u>	2013 Premium <u>Rate</u> (\$)
704	ELECTRICAL AND INCIDENTAL CONSTRUCTION SERVICES	3.69
707	MECHANICAL AND SHEET METAL WORK	4.16
711	ROADBUILDING AND EXCAVATING	5.29
719	INSIDE FINISHING	7.51
723	INDUSTRIAL, COMMERCIAL & INSTITUTIONAL CONSTRUCTION	4.55
728	ROOFING	14.80
732	HEAVY CIVIL CONSTRUCTION	7.03
737	MILLWRIGHTING AND WELDING	6.90
741	MASONRY	12.70
748	FORM WORK AND DEMOLITION	18.31
751	SIDING AND OUTSIDE FINISHING	10.25
755	NON-EXEMPT PARTNERS AND EXECUTIVE OFFICERS IN CONSTRUCTION	0.21
764	HOMEBUILDING	9.10
	CLASS G : CONSTRUCTION	6.52

<u>Rate</u> <u>Group</u>	<u>Description</u>	2013 Premium <u>Rate</u> (\$)
810	SCHOOL BOARDS	0.81
817	EDUCATIONAL FACILITIES	0.36
830	POWER AND TELECOMMUNICATION LINES	4.45
833	ELECTRIC POWER GENERATION	0.78
835	OIL, POWER AND WATER DISTRIBUTION	1.07
838	NATURAL GAS DISTRIBUTION	0.69
845	LOCAL GOVERNMENT SERVICES	2.24
851	HOMES FOR NURSING CARE	3.29
852	HOMES FOR RESIDENTIAL CARE	3.30
853	HOSPITALS	1.10
857	NURSING SERVICES	3.31
858	GROUP HOMES	3.14
861	TREATMENT CLINICS AND SPECIALIZED SERVICES	1.10
875	PROFESSIONAL OFFICES AND AGENCIES	0.73
	CLASS H : GOVERNMENT AND RELATED SERVICES	1.35

<u>Rate Group</u>	<u>Description</u>	2013 Premium Rate (\$)
905	APARTMENT AND CONDOMINIUM SERVICES	3.04
908	OTHER REAL ESTATE SERVICES	1.31
911	SECURITY AND INVESTIGATION SERVICES	1.74
919	RESTAURANTS AND CATERING	1.72
921	HOTELS, MOTELS AND CAMPING	3.10
923	JANITORIAL SERVICES	3.73
929	SUPPLY OF NON-CLERICAL LABOUR	5.05
933	EQUIPMENT RENTAL AND REPAIR SERVICES	3.08
937	RECREATIONAL SERVICES AND FACILITIES	2.19
944	PERSONAL SERVICES	3.26
956	LEGAL AND FINANCIAL SERVICES	0.21
958	TECHNICAL AND BUSINESS SERVICES	0.38
962	ADVERTISING AND ENTERTAINMENT	1.09
975	LINEN AND LAUNDRY SERVICES	4.12
981	MEMBERSHIP ORGANIZATIONS	0.79
983	COMMUNICATIONS INDUSTRIES	0.37
	CLASS I : OTHER SERVICES	1.30
	SCHEDULE 1	2.46



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SECTION 5

For Each Classification Unit, by Class



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Classification Unit	Description	Class	Rate Group	2013 Premium Rate (\$)
0411-099	Logging Operations	A	30	13.04
0511-001	Reforestation Services	A	33	8.80
0511-002	Other Forestry Services	A	33	8.80
2511-000	Shingles and Shakes	A	33	8.80
2512-000	Sawmill and Planing Mill Products	A	33	8.80
2521-099	Veneer and Plywood Operations	A	36	5.37
2591-000	Wood Preservation	A	36	5.37
2592-000	Particle Board	A	36	5.37
2593-000	Wafer Board	A	36	5.37
2711-099	Pulp and Newsprint Operations	A	39	2.93
2713-000	Paperboard	A	39	2.93
2714-000	Building Board	A	39	2.93
2719-000	Specialty Paper Operations	A	39	2.93
2733-000	Paper Bags	A	39	2.93
2793-000	Paper Consumer Products	A	39	2.93
2732-000	Corrugated Box Operations	A	41	3.24

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Classification Unit	Description	Class	Rate Group	2013 Premium Rate (\$)
0611-000	Gold Mine Operations	B	110	8.15
0921-100	Gold Mines, Contracting	B	110	8.15
0613-000	Nickel Mine Operations	B	113	5.20
0921-200	Nickel Mines, Contracting	B	113	5.20
0612-000	Copper and Copper-Zinc Mines	B	119	6.69
0614-000	Silver Mines	B	119	6.69
0615-000	Molybdenum Mines	B	119	6.69
0617-000	Iron Mines	B	119	6.69
0619-000	Other Metal Mines	B	119	6.69
0621-000	Asbestos Mines	B	119	6.69
0622-000	Peat Operations	B	119	6.69
0623-000	Gypsum Mines	B	119	6.69
0624-000	Potash Mines	B	119	6.69
0625-000	Salt Mines	B	119	6.69
0629-000	Other Non-Metal Mines	B	119	6.69
0631-099	Coal Mines	B	119	6.69
0711-099	Crude Oil and Natural Gas	B	119	6.69
0911-000	Contract Drilling, Oil and Gas	B	119	6.69
0919-000	Other Services Incidental to Crude Oil	B	119	6.69
0921-300	Other Mines, Contracting	B	119	6.69
0929-001	Other Services Incidental to Mining	B	119	6.69
0811-000	Granite Quarries	B	134	6.52
0812-000	Limestone Quarries	B	134	6.52
0813-000	Marble Quarries	B	134	6.52
0814-000	Sandstone Quarries	B	134	6.52
0815-000	Shale Quarries	B	134	6.52
0821-000	Sand and Gravel Pit Operations	B	134	6.52

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Classification Unit	Description	Class	Rate Group	2013 Premium Rate (\$)
0111-000	Dairy Farms	C	159	7.09
0112-000	Cattle Farms	C	159	7.09
0113-000	Hog Farms	C	159	7.09
0115-000	Sheep and Goat Farms	C	159	7.09
0119-000	Livestock Combination Farms	C	159	7.09
0122-000	Horse and Other Equine Farms	C	159	7.09
0239-002	Barn Cleaning	C	159	7.09
0131-000	Wheat Farms	C	167	2.84
0132-000	Small-Grain Farms	C	167	2.84
0133-000	Oilseed Farms	C	167	2.84
0134-000	Grain Corn Farms	C	167	2.84
0135-000	Forage, Seed, and Hay Farms	C	167	2.84
0136-000	Dry Field Pea and Bean Farms	C	167	2.84
0138-000	Potato Farms	C	167	2.84
0139-000	Other Field Crop Farms	C	167	2.84
0141-000	Field Crop Combination Farms	C	167	2.84
0151-001	Fruit Farms	C	167	2.84
0151-002	Grape Growers	C	167	2.84
0152-000	Other Vegetable Farms	C	167	2.84
0159-000	Fruit and Vegetable Combination Farms	C	167	2.84
0171-000	Livestock, Field Crop, and Horticultural Combination Farms	C	167	2.84
0137-000	Tobacco Farm Operations	C	174	5.15
0161-000	Mushroom Farm Operations	C	174	5.15
0121-000	Honey and Other Apiary Product Farms	C	181	3.67
0123-000	Furs and Skins, Ranch	C	181	3.67
0129-000	Other Animal Specialty Farms	C	181	3.67
0162-000	Greenhouses	C	181	3.67
0163-000	Plant Nurseries	C	181	3.67
0169-000	Other Horticultural Specialties	C	181	3.67
0311-099	Fishing	C	181	3.67
0331-099	Furs, Skins, and Other Trapping	C	181	3.67

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Classification Unit	Description	Class	Rate Group	2013 Premium Rate (\$)
0114-000	Poultry and Egg Farm Operations	C	184	3.27
0211-000	Veterinary Services	C	184	3.27
0212-000	Farm Animal Breeding Services	C	184	3.27
0213-000	Poultry Services	C	184	3.27
0219-000	Other Services Incidental to Livestock Specialties	C	184	3.27
0221-000	Soil Preparation, Planting, and Cultivating Services	C	184	3.27
0222-000	Crop Dusting and Spraying Services	C	184	3.27
0223-000	Harvesting, Baling, and Threshing Services	C	184	3.27
0239-001	Other Services Incidental to Agriculture	C	184	3.27
0321-000	Services Incidental to Fishing	C	184	3.27
8372-002	Wildlife Preservation and Research	C	184	3.27
0229-002	Tree Surgery and Removal	C	190	4.93
4212-000	Water Well Drilling	C	190	4.93
4219-000	Landscaping and Interlocking Brick	C	190	4.93
9959-002	Lawn Maintenance Services	C	190	4.93

2013 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	2013 Premium Rate (\$)
1011-001	Meat and Meat Products	D	207	4.66
1011-002	Deadstock	D	207	4.66
1021-000	Fish Products	D	207	4.66
1012-000	Poultry Operations	D	210	3.50
1031-000	Canned and Preserved Fruits and Vegetables	D	214	2.68
1032-000	Frozen Fruits and Vegetables	D	214	2.68
1041-000	Fluid Milk	D	216	2.26
1049-000	Other Dairy Products	D	216	2.26
1072-000	Other Bakery Operations	D	220	4.00
1082-000	Chewing Gum	D	222	1.80
1083-000	Sugar and Chocolate Confectionery	D	222	1.80
1071-000	Biscuit Operations	D	223	2.79
1092-000	Dry Pasta Products	D	223	2.79
1093-000	Snack Food Operations	D	223	2.79
1099-000	Other Food Operations	D	223	2.79
1051-000	Cereal Grain Flour	D	226	1.69
1052-000	Prepared Flour Mixes and Cereal Foods	D	226	1.69
1053-000	Feed Operations	D	226	1.69
1061-000	Vegetable Oil Mills	D	226	1.69
1081-000	Cane and Beet Sugar	D	226	1.69
1091-000	Tea and Coffee	D	226	1.69
1211-000	Leaf Tobacco	D	226	1.69
1221-000	Tobacco Products	D	226	1.69
1094-000	Malt and Malt Flour	D	230	1.55
1121-000	Distillery Products	D	230	1.55
1131-001	Brewery Products	D	230	1.55
1131-002	Home Brewing Centres	D	230	1.55
1141-000	Wine	D	230	1.55

2013 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	2013 Premium Rate (\$)
1111-000	Soft Drinks	D	231	3.58
1511-000	Tire and Tube Operations	D	238	4.13
1521-000	Rubber Hose and Belting	D	238	4.13
1599-000	Other Rubber Operations	D	238	4.13
5521-002	Tire Vulcanizing and Retreading	D	238	4.13
1611-000	Foamed and Expanded Plastic Product Operations	D	258	2.92
1631-000	Plastic Film and Sheeting Operations	D	261	2.46
3993-001	Fabric Coating Operations	D	261	2.46
1621-000	Plastic Pipe and Fitting Operations	D	263	3.23
1691-000	Plastic Bag Operations	D	263	3.23
1699-000	Other Plastic Product Operations	D	263	3.23
1711-000	Leather Tanneries	D	289	3.71
1712-000	Footwear	D	289	3.71
1713-000	Luggage, Purses and Handbags	D	289	3.71
1719-000	Other Leather and Allied Products	D	289	3.71
1821-000	Wool Yarn and Woven Cloth	D	289	3.71
1829-000	Other Spun Yarn and Woven Cloth Operations	D	289	3.71
1831-000	Broad Knitted Fabrics	D	289	3.71
1911-000	Natural Fibres Processing and Felt Products	D	289	3.71
1921-000	Carpet, Mat, and Rug Operations	D	289	3.71
1931-000	Canvas and Related Products	D	289	3.71
1991-000	Narrow Fabrics	D	289	3.71
1992-000	Contract Textile Dyeing and Finishing	D	289	3.71
1993-000	Household Products of Textile Materials	D	289	3.71
1994-000	Hygiene Products of Textile Materials	D	289	3.71
1995-000	Tire and Cord Fabric	D	289	3.71
1999-000	Other Processed Textile Products	D	289	3.71
2495-000	Fur Goods	D	289	3.71

2013 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	2013 Premium Rate (\$)
1811-000	Fibre and Filament Yarn Operations	D	301	2.43
2431-099	Men's and Boys' Clothing	D	301	2.43
2441-099	Women's Clothing	D	301	2.43
2445-000	Clothing Contractors	D	301	2.43
2451-000	Children's Clothing	D	301	2.43
2491-000	Sweaters	D	301	2.43
2492-000	Occupational Clothing	D	301	2.43
2493-000	Gloves	D	301	2.43
2494-000	Hosiery	D	301	2.43
2496-000	Foundation Garments	D	301	2.43
2499-000	Other Clothing and Apparel Operations	D	301	2.43
2541-000	Prefabricated Wooden Buildings	D	308	5.57
2549-000	Other Millwork Products	D	308	5.57
2599-000	Other Wood Operations	D	308	5.57
2542-000	Wooden Cabinet Operations	D	311	4.16
2561-000	Wooden Box and Pallet Operations	D	312	7.14
2612-000	Upholstered Household Furniture	D	322	3.34
6213-000	Furniture Refinishing and Repair Shops	D	322	3.34
2619-000	Metal Household Furniture	D	323	2.33
2641-099	Metal Office and Institutional Furniture and Fixtures	D	323	2.33
2581-000	Coffins and Caskets	D	325	4.30
2611-000	Wooden Household Furniture	D	325	4.30
2649-099	Non-Metal Office and Institutional Furniture and Fixtures	D	325	4.30
2691-000	Bed Springs and Mattresses	D	328	4.17
2699-000	Other Furniture Parts and Fixtures	D	328	4.17
2811-000	Business Forms Printing	D	333	1.75
2819-000	Other Commercial Printing	D	333	1.75
2821-001	Platemaking, Typesetting, and Binding Operations	D	333	1.75

2013 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	2013 Premium Rate (\$)
2831-000	Book Publishing	D	335	0.56
2839-000	Other Publishing Operations	D	335	0.56
2841-000	Newspapers, Magazines, and Periodicals	D	335	0.56
2849-000	Other Combined Publishing and Printing Operations	D	335	0.56
2731-000	Paperboard Folding Cartons	D	338	2.65
2791-000	Coated and Treated Products	D	341	3.18
2792-000	Stationery Products	D	341	3.18
2799-000	Other Converted Paper Products	D	341	3.18
2919-000	Other Primary Steel Operations	D	352	2.62
2921-000	Steel Pipe and Tube Operations	D	352	2.62
2959-000	Other Primary Smelting and Refining Operations	D	352	2.62
2911-000	Ferro-Alloys	D	358	4.29
2912-000	Steel Foundries	D	358	4.29
2941-000	Iron Foundry Operations	D	358	4.29
2951-000	Primary Production of Aluminum	D	361	3.59
2961-000	Aluminum Rolling, Casting, and Extruding	D	361	3.59
2971-000	Copper and Copper Alloy Rolling, Casting, and Extruding	D	361	3.59
2999-000	Other Rolled, Cast, and Extruded Non-Ferrous Metal Products	D	361	3.59
2543-000	Wooden Door and Window Operations	D	374	3.56
3031-000	Other Door and Window Operations	D	374	3.56
3021-000	Metal Tank Operations	D	375	4.71
3022-000	Plate Work	D	375	4.71
3023-000	Pre-Engineered Metal Buildings	D	375	4.71
3029-000	Other Fabricated Structural Metal Products	D	375	4.71
3032-000	Portable and Other Prefabricated Metal Buildings	D	375	4.71
3039-000	Other Ornamental and Architectural Metal Products	D	375	4.71
3244-000	Mobile Buildings	D	375	4.71
3271-099	Metal Boat and Ship Building Operations	D	375	4.71

2013 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	2013 Premium Rate (\$)
3041-001	Other Metal Coating	D	377	4.19
3041-002	Powder Painting	D	377	4.19
3061-000	Basic Hardware	D	379	2.74
3063-000	Hand Tools and Implements	D	379	2.74
3069-000	Other Hardware, Tools, and Cutlery	D	379	2.74
3062-000	Metal Die, Mould, and Pattern Operations	D	382	2.22
3071-000	Heating Equipment	D	383	2.78
3121-000	Commercial Refrigeration and Air Conditioning Equipment	D	383	2.78
3081-001	General Machine Shops	D	385	2.61
3081-002	Automotive Machine Shops	D	385	2.61
3091-000	Metal Plumbing Fixtures and Fittings	D	387	3.68
3092-000	Metal Valves	D	387	3.68
3099-001	Other Metal Fabricating Operations	D	387	3.68
3099-002	Metal Heat Treating	D	387	3.68
3099-003	Metal Service Centres, Processing	D	387	3.68
3042-000	Metal Closure and Container Operations	D	389	2.59
3049-000	Other Stamped and Pressed Metal Product Operations	D	390	3.59
3051-000	Upholstery and Coil Springs	D	393	3.37
3052-000	Wire and Wire Rope	D	393	3.37
3053-000	Industrial Fasteners	D	393	3.37
3059-000	Other Wire Products	D	393	3.37
3992-000	Buttons, Buckles, and Clothes Fasteners	D	393	3.37
3194-000	Turbine and Mechanical Power Transmission Equipment	D	402	2.32
3321-000	Major Appliance Operations	D	402	2.32
3371-000	Electrical Transformer Operations	D	402	2.32
3193-000	Sawmill and Woodworking Machinery	D	403	1.74
3199-000	Other Machinery and Equipment Operations	D	403	1.74

2013 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	2013 Premium Rate (\$)
3192-002	Elevator and Escalator and Parts Manufacturing	D	406	2.70
4291-001	Elevator and Escalator Installation, Service, and Repair	D	406	2.70
3011-000	Power Boiler and Heat Exchanger Operations	D	408	2.46
3191-000	Compressor, Pump, and Industrial Fan Operations	D	408	2.46
3111-000	Agricultural Implement Operations	D	411	2.89
3192-001	Industrial Machinery Operations	D	411	2.89
3211-000	Aircraft and Aerospace Manufacturing	D	417	1.56
3231-000	Motor Vehicle Assembly Operations	D	419	3.59
3251-000	Motor Vehicle Engine and Parts Operations	D	420	1.89
3252-001	Motor Vehicle Electrical Parts	D	420	1.89
3391-000	Battery Operations	D	420	1.89
3243-000	Recreational Vehicle and Trailer Operations	D	421	3.59
3254-000	Motor Vehicle Steering and Suspension Parts	D	421	3.59
3256-000	Motor Vehicle Plastic Parts	D	421	3.59
3259-001	Other Motor Vehicle Accessories, Parts, and Assemblies	D	421	3.59
3259-002	Powder Metallurgy Products	D	421	3.59
3259-003	Motor Vehicle Air Conditioners	D	421	3.59
3299-000	Other Transportation Equipment	D	421	3.59
3253-000	Motor Vehicle Stamping Operations	D	424	3.59
3255-000	Motor Vehicle Wheel and Brake Operations	D	425	3.59
3257-000	Motor Vehicle Fabric Accessory Operations	D	428	4.58
3241-000	Truck and Bus Body Operations	D	432	4.39
3242-000	Commercial Trailer Operations	D	432	4.39
3261-000	Railroad Rolling Stock Operations	D	442	2.74
3311-001	Small Electrical Appliance Operations	D	460	2.65
3311-002	Vacuum Cleaners and Systems	D	460	2.65
3331-000	Lighting Fixtures	D	460	2.65
3332-000	Lamps and Shades	D	460	2.65

2013 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	2013 Premium Rate (\$)
3333-000	Electric Lamps (Bulbs and Tubes)	D	460	2.65
3252-002	Wiring Harnesses	D	466	2.45
3341-000	Compact Disc Players, Radios, and Television Receivers	D	466	2.45
3381-000	Communication and Energy Wire and Cable Products	D	466	2.45
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	1.55
3379-000	Industrial Electrical Equipment Operations	D	477	1.55
3392-000	Non-Current-Carrying Wiring Devices	D	477	1.55
3399-000	Other Electrical Products	D	477	1.55
3511-000	Bricks, Tiles, and Clay Products	D	485	4.54
3512-000	Ceramic, Porcelain, and China Operations	D	485	4.54
3571-000	Abrasives Operations	D	485	4.54
3591-000	Refractories	D	485	4.54
3541-000	Concrete Pipe	D	496	5.42
3542-000	Structural Concrete Products	D	496	5.42
3549-000	Other Concrete Products	D	496	5.42
3551-000	Ready-Mix Concrete Operations	D	497	3.93
3521-000	Hydraulic Cement	D	501	3.00
3581-000	Lime Operations	D	501	3.00
3592-000	Asbestos Products	D	501	3.00
3593-000	Gypsum Products	D	501	3.00
3594-000	Non-Metallic Mineral Insulating Material Operations	D	501	3.00
3599-000	Other Non-Metallic Mineral Products	D	501	3.00

2013 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	2013 Premium Rate (\$)
3561-000	Primary Glass and Glass Container Operations	D	502	3.05
3562-000	Other Glass Products	D	502	3.05
2721-000	Asphalt Roofing	D	507	1.17
3611-000	Refined Petroleum Products	D	507	1.17
3612-000	Lubricating Oil and Grease	D	507	1.17
3699-000	Other Petroleum and Coal Products	D	507	1.17
3731-000	Plastic and Synthetic Resin Operations	D	512	1.75
3751-000	Paint and Varnish	D	512	1.75
3791-000	Printing Ink	D	512	1.75
3792-000	Adhesives	D	512	1.75
3741-000	Pharmaceutical and Medicine Operations	D	514	0.96
3761-000	Soap and Cleaning Compound Operations	D	517	1.68
3771-000	Toiletry Operations	D	517	1.68
3711-001	Industrial Inorganic Chemicals	D	524	1.96
3711-002	Compressed Gas	D	524	1.96
3712-000	Industrial Organic Chemicals	D	524	1.96
3721-000	Chemical Fertilizer and Fertilizer Materials	D	524	1.96
3722-000	Mixed Fertilizers	D	524	1.96
3729-000	Other Agricultural Chemicals	D	524	1.96
3799-001	Other Chemical Products	D	524	1.96
3799-002	Explosives	D	524	1.96

2013 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	2013 Premium Rate (\$)
3911-000	Indicating, Recording, and Controlling Instruments	D	529	1.02
3912-000	Other Instruments	D	529	1.02
3913-000	Clocks and Watches	D	529	1.02
3914-000	Ophthalmic Goods	D	529	1.02
3921-001	Jewelry and Silverware Operations	D	529	1.02
3921-002	Arts and Crafts	D	529	1.02
3922-000	Precious Metal Secondary Refining	D	529	1.02
3999-002	Dental Laboratories	D	529	1.02
3999-003	Other Medical Products	D	529	1.02
3999-004	Art Supplies	D	529	1.02
9999-003	Artists	D	529	1.02
3971-000	Sign and Display Operations	D	533	3.19
3931-000	Sporting Goods Operations	D	538	4.28
3932-000	Toys and Games	D	538	4.28
3991-000	Brooms, Brushes, and Mops	D	538	4.28
3999-001	Other Manufacturing Operations	D	542	2.13

2013 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	2013 Premium Rate (\$)
4511-000	Scheduled Air Transport	E	551	2.09
4512-000	Non-Scheduled Chartered Air Transport	E	551	2.09
4513-000	Non-Scheduled Specialty Air Transport	E	551	2.09
4521-001	Airport Operations	E	553	1.93
4521-002	Private Airfields	E	553	1.93
4522-000	Aircraft Rental and Leasing	E	553	1.93
4523-000	Aircraft Servicing and Maintenance	E	553	1.93
4529-000	Other Services Incidental to Air Transport	E	553	1.93
4551-001	Marine Cargo Handling	E	560	3.43
4592-002	Freight Forwarders (Warehousing)	E	560	3.43
4791-000	Refrigerated Warehousing	E	560	3.43
4799-000	Other Storage and Warehousing Operations	E	560	3.43
4561-000	General Freight Trucking	E	570	6.72
4562-000	Used Goods Moving	E	570	6.72
4563-000	Bulk Liquids Trucking	E	570	6.72
4564-000	Dry Bulk Materials Trucking	E	570	6.72
4565-000	Forest Products Trucking	E	570	6.72
4569-000	Other Truck Transport Operations	E	570	6.72
4591-001	Highway, Street, and Bridge Maintenance	E	570	6.72
4599-001	Other Services Incidental to Transportation	E	570	6.72
4599-002	Supply of Drivers and Helpers	E	570	6.72
4999-001	Waste Management Services	E	570	6.72
4999-003	Radioactive Waste Recovery and Disposal	E	570	6.72
4999-004	Chemical Waste Recovery and Disposal	E	570	6.72
5919-003	Other Liquid Waste Recovery and Disposal	E	570	6.72
6399-002	Towing Services	E	570	6.72
4841-001	Rural Mail Delivery	E	577	3.02
4841-002	Postal Services	E	577	3.02
4842-000	Courier Service Operations	E	577	3.02

2013 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	2013 Premium Rate (\$)
4531-000	Railway Transport	E	580	5.11
4532-000	Services Incidental to Railway Transport	E	580	5.11
4541-000	Freight and Passenger Water Transport	E	580	5.11
4542-000	Ferry Operations	E	580	5.11
4543-001	Marine Towing	E	580	5.11
4543-002	Towing Logs (Marine)	E	580	5.11
4544-000	Ship Chartering	E	580	5.11
4549-000	Other Water Transport Operations	E	580	5.11
4552-000	Harbour and Port Operations	E	580	5.11
4553-000	Marine Salvage	E	580	5.11
4554-000	Piloting Services (water transport)	E	580	5.11
4559-001	Other Services Incidental to Water Transport	E	580	5.11
4559-002	Cleaning of Ships' Holds and Tanks	E	580	5.11
4571-001	Urban Transit Systems	E	580	5.11
4571-002	Bus Services	E	580	5.11
4572-000	Interurban and Rural Transit Systems	E	580	5.11
4574-099	Charter, Tour, and Sightseeing Bus Services	E	580	5.11
4575-000	Limousine Services	E	580	5.11
4581-001	Taxicabs	E	580	5.11
4582-000	Non-Emergency Patient Transfer Services	E	580	5.11
4589-000	Other Transportation Operations	E	580	5.11
4573-000	School Bus Operations	E	584	3.04
8631-000	Ambulance Operations	E	590	6.46

2013 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	2013 Premium Rate (\$)
5211-099	Wholesale Foods	F	604	2.54
5221-000	Non-Alcoholic Beverages, Wholesale	F	604	2.54
5222-000	Alcoholic Beverages, Wholesale	F	604	2.54
6011-000	Supermarkets	F	604	2.54
6011-100	Bulk Retail/Wholesale Stores	F	604	2.54
6016-000	Meat Stores	F	604	2.54
6012-001	Grocery Stores	F	606	2.20
6012-002	Convenience and Variety Stores	F	606	2.20
6021-001	Liquor Stores	F	606	2.20
6021-002	Duty Free Shops	F	606	2.20
6022-000	Wine Stores	F	606	2.20
6013-000	Bakery Product Stores	F	607	3.73
6015-000	Fruit and Vegetable Stores	F	607	3.73
6019-000	Other Specialty Food Stores	F	607	3.73
6023-000	Beer Store Operations	F	608	4.17
4711-001	Terminal Grain Elevator Services	F	612	2.48
4711-002	Country Grain Elevator Services	F	612	2.48
5011-000	Livestock Dealers	F	612	2.48
5012-000	Grain Dealers	F	612	2.48
5019-000	Farm Products, Wholesale	F	612	2.48
5214-000	Poultry and Eggs, Wholesale	F	612	2.48
5931-000	Agricultural Feed, Wholesale	F	612	2.48
5932-000	Seeds, Wholesale	F	612	2.48
5939-000	Agricultural Chemicals and Other Farm Supplies	F	612	2.48
5911-000	Automotive Salvaging	F	630	3.54
6331-002	Lubricating Services	F	630	3.54
6351-000	Garages (General Repairs)	F	630	3.54
6352-000	Paint and Body Repair Shops	F	630	3.54
6353-000	Muffler Replacement Shops	F	630	3.54
6354-000	Motor Vehicle Glass Replacement Shops	F	630	3.54

2013 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	2013 Premium Rate (\$)
6355-000	Motor Vehicle Transmission Repair and Replacement Shops	F	630	3.54
6359-000	Other Motor Vehicle Repair Shops	F	630	3.54
6391-000	Car Washes	F	630	3.54
6399-001	Other Motor Vehicle Services	F	630	3.54
5111-000	Other Petroleum Products, Sales	F	633	2.60
6331-001	Gas Bars	F	633	2.60
5241-000	Tobacco Products, Wholesale	F	636	1.46
5311-099	Apparel, Wholesale	F	636	1.46
5321-099	Dry Goods, Wholesale	F	636	1.46
5411-099	Household Furniture and Appliances, Wholesale	F	636	1.46
5431-099	Household Furnishings, Wholesale	F	636	1.46
5521-001	Tires and Tubes, Wholesale	F	636	1.46
5529-000	Other Motor Vehicle Parts and Accessories, Wholesale	F	636	1.46
5621-000	Hardware, Wholesale	F	636	1.46
5622-000	Plumbing, Heating, and Air Conditioning Equipment, Sales	F	636	1.46
5632-000	Paint, Glass, and Wallpaper, Wholesale	F	636	1.46
5731-002	Welding Equipment and Supplies	F	636	1.46
5793-000	Professional Machinery, Equipment, and Supplies, Wholesale	F	636	1.46
5799-000	Other Machinery, Equipment, and Supplies, Wholesale	F	636	1.46
5921-099	Paper and Paper Products, Wholesale	F	636	1.46
5941-099	Toys, Amusements, and Sporting Goods, Wholesale	F	636	1.46
5951-000	Photographic Equipment and Supplies, Wholesale	F	636	1.46
5952-000	Musical Instruments and Accessories, Wholesale	F	636	1.46
5961-000	Jewelry and Watches, Wholesale	F	636	1.46
5971-000	Industrial and Household Compounds, Wholesale	F	636	1.46
5981-000	General Merchandise, Wholesale	F	636	1.46
5991-000	Books, Periodicals, and Newspapers, Wholesale	F	636	1.46
5992-000	Second-Hand Goods, Wholesale	F	636	1.46
5999-000	Other Wholesale Product Operations	F	636	1.46
6211-099	Household Furniture, Appliances, Television, and Stereo Stores	F	636	1.46

2013 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	2013 Premium Rate (\$)
6223-000	Appliance, Television, Radio, and Stereo Repair	F	636	1.46
6231-000	Floor Covering Stores	F	636	1.46
6232-000	Drapery Stores	F	636	1.46
6341-000	Home and Auto Supply Stores	F	636	1.46
6342-000	Tire, Battery, Parts, and Accessories Stores	F	636	1.46
6411-000	Department Stores	F	636	1.46
6412-099	Other General Merchandise Stores	F	636	1.46
6511-000	Book and Stationery Stores	F	636	1.46
6521-000	Florist Shops	F	636	1.46
6522-000	Lawn and Garden Centres	F	636	1.46
6531-000	Hardware Stores	F	636	1.46
6532-000	Paint, Glass, and Wallpaper Stores	F	636	1.46
6541-099	Sporting Goods and Bicycle Shops	F	636	1.46
6551-000	Musical Instrument Stores	F	636	1.46
6552-000	Audio and Video Products, Sales	F	636	1.46
6561-099	Jewelry and Watch Stores	F	636	1.46
6571-000	Camera and Photographic Supply Stores	F	636	1.46
6581-000	Toy and Hobby Stores	F	636	1.46
6582-000	Gift, Novelty, and Souvenir Stores	F	636	1.46
6591-000	Second-Hand Merchandise Stores	F	636	1.46
6593-000	Art Galleries and Artists' Supply Stores	F	636	1.46
6594-000	Luggage and Leather Goods Stores	F	636	1.46
6595-000	Monument and Tombstone Dealers	F	636	1.46
6596-000	Pet Stores	F	636	1.46
6597-000	Coin and Stamp Dealers	F	636	1.46
6599-000	Other Retail Stores	F	636	1.46
6911-000	Vending Machine Operators	F	636	1.46
6921-000	Mail Order Houses	F	636	1.46
5231-099	Drugs and Toiletries, Wholesale	F	638	0.70
6031-001	Pharmacy Operations	F	638	0.70
6031-002	Large Drugstores	F	638	0.70
6032-000	Patent Medicine and Toiletry Stores	F	638	0.70
6592-000	Opticians' Shops	F	638	0.70

2013 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	2013 Premium Rate (\$)
6111-000	Shoe Stores	F	641	1.59
6121-000	Men's Clothing Stores	F	641	1.59
6131-000	Women's Clothing Stores	F	641	1.59
6141-000	Children's Clothing Stores	F	641	1.59
6142-000	Fur Stores	F	641	1.59
6149-000	Other Clothing Stores	F	641	1.59
6151-000	Fabric and Yarn Stores	F	641	1.59
6239-000	Other Household Furnishing Stores	F	641	1.59
5511-000	Automobile Importers	F	657	0.81
5512-000	Other Motor Vehicle Importers	F	657	0.81
6311-000	Automobiles and Trucks (New), Sales	F	657	0.81
6312-000	Automobiles and Trucks (used), Sales	F	657	0.81
9921-000	Automobile and Truck Rental and Leasing	F	657	0.81
5741-099	Electrical and Electronic Equipment, Sales Operations	F	668	0.50
5744-000	Computer and Related Equipment, Sales	F	668	0.50
5791-000	Office and Store Equipment, Sales	F	668	0.50
5519-000	Other Motor Vehicles and Trailers, Wholesale	F	670	1.84
5711-000	Farm Machinery and Equipment, Sales Operations	F	670	1.84
5721-000	Construction and Forestry Machinery and Supplies, Sales	F	670	1.84
5722-000	Mining Machinery and Supplies, Sales	F	670	1.84
5731-001	Industrial Machinery and Supplies, Sales	F	670	1.84
5792-000	Service Machinery and Supplies, Sales	F	670	1.84
6321-000	Motor Home and Travel Trailer Dealers	F	670	1.84
6322-099	Marine Equipment, Sales and Rentals	F	670	1.84
6323-099	Other Recreational Vehicle Dealers	F	670	1.84
6598-000	Mobile Home Dealers	F	670	1.84
9911-000	Industrial Machinery and Equipment Rental and Leasing	F	670	1.84
5631-001	Lumber, Plywood, and Millwork, Sales	F	681	3.01
5631-002	Self-Serve Retail Building Supplies	F	681	3.01
5639-000	Other Building Materials, Sales	F	681	3.01
5993-000	Forest Products, Wholesale	F	681	3.01
5611-000	Metal Products, Wholesale	F	685	3.25
5919-001	Other Waste Materials Recycling	F	689	6.17
5919-002	Metal Waste Materials Recycling	F	689	6.17

2013 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	2013 Premium Rate (\$)
4261-000	Electrical Work	G	704	3.69
4499-001	Other Services Incidental to Construction	G	704	3.69
7799-012	Office Furniture Installation	G	704	3.69
4241-002	Drain Contractors	G	707	4.16
4241-099	Plumbing, Heating, and Air Conditioning, Installation	G	707	4.16
4244-000	Sheet Metal and Other Duct Work	G	707	4.16
4256-000	Thermal Insulation Work	G	707	4.16
4259-000	Industrial Maintenance and Repair Contracting	G	707	4.16
4113-002	Gas Distribution Lines	G	711	5.29
4121-001	Highways, Streets, and Small Bridges	G	711	5.29
4129-002	Park Grounds and Recreational Open Space	G	711	5.29
4213-000	Septic System Installation	G	711	5.29
4214-000	Excavating and Grading	G	711	5.29
4215-000	Equipment Rental (With Operator)	G	711	5.29
4216-000	Asphalt Paving	G	711	5.29
4217-000	Fencing and Deck Installation	G	711	5.29
4293-000	Swimming Pool Installation	G	711	5.29
4234-001	Insulation Work	G	719	7.51
4271-099	Plaster, Drywall, and Acoustical Work	G	719	7.51
4275-001	Painting and Decorating	G	719	7.51
4276-000	Terrazzo and Tile Work	G	719	7.51
4277-099	Carpeting and Flooring	G	719	7.51
7799-002	Interior Designing Services	G	719	7.51
4012-000	Apartment and Condominium Construction	G	723	4.55
4021-099	Industrial, Commercial, and Institutional Construction	G	723	4.55
4111-099	Heavy Engineering Construction	G	723	4.55
4211-002	Non-Structural Interior Demolition	G	723	4.55
4234-003	Asbestos Abatement	G	723	4.55
4411-000	Construction Project Management	G	723	4.55
4235-000	Roof Shingling	G	728	14.80
4236-000	Sheet Metal and Built-Up Roofing	G	728	14.80

2013 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	2013 Premium Rate (\$)
4113-001	Gas and Oil Pipelines, Construction	G	732	7.03
4121-002	Large Bridge Construction	G	732	7.03
4122-000	Waterworks and Sewage Systems	G	732	7.03
4129-001	Other Heavy Construction	G	732	7.03
4221-000	Piledriving Work	G	732	7.03
4255-000	Millwright and Rigging Work	G	737	6.90
4292-000	Ornamental and Fabricated Metal Installation	G	737	6.90
4299-000	Other Trade Work	G	737	6.90
9942-000	Custom Welding Services	G	737	6.90
4231-000	Masonry Operations	G	741	12.70
4211-001	Wrecking and Structural Demolition	G	748	18.31
4222-001	Form Work (High-Rise)	G	748	18.31
4225-000	Precast Concrete Installation	G	748	18.31
4227-000	Structural Steel Erection	G	748	18.31
4229-000	Other Structural Work	G	748	18.31
4275-002	Painting of Structures	G	748	18.31
9952-001	Above Ground Window Cleaning	G	748	18.31
9959-001	Other Services to Buildings and Dwellings	G	748	18.31
4223-000	Steel Reinforcing	G	751	10.25
4224-001	Concrete Finishing	G	751	10.25
4224-002	Concrete Cutting and Drilling	G	751	10.25
4224-003	Concrete Sealing	G	751	10.25
4232-000	Siding Work	G	751	10.25
4233-000	Glass and Glazing Work	G	751	10.25
4239-000	Caulking and Weatherstripping	G	751	10.25

2013 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	2013 Premium Rate (\$)
1000-001	Non-Exempt Partners and Executive Officers in Rate Group 704	G	755	0.21
1000-002	Non-Exempt Partners and Executive Officers in Rate Group 707	G	755	0.21
1000-003	Non-Exempt Partners and Executive Officers in Rate Group 711	G	755	0.21
1000-004	Non-Exempt Partners and Executive Officers in Rate Group 719	G	755	0.21
1000-005	Non-Exempt Partners and Executive Officers in Rate Group 723	G	755	0.21
1000-006	Non-Exempt Partners and Executive Officers in Rate Group 728	G	755	0.21
1000-007	Non-Exempt Partners and Executive Officers in Rate Group 732	G	755	0.21
1000-008	Non-Exempt Partners and Executive Officers in Rate Group 737	G	755	0.21
1000-009	Non-Exempt Partners and Executive Officers in Rate Group 741	G	755	0.21
1000-010	Non-Exempt Partners and Executive Officers in Rate Group 748	G	755	0.21
1000-011	Non-Exempt Partners and Executive Officers in Rate Group 751	G	755	0.21
1000-012	Non-Exempt Partners and Executive Officers in Rate Group 764	G	755	0.21
4011-099	Homebuilding Operations	G	764	9.10
4222-002	Form Work (Low-Rise)	G	764	9.10
4226-000	Rough and Framing Carpentry	G	764	9.10
4274-000	Finish Carpentry	G	764	9.10
4491-000	Land Developers	G	764	9.10
4499-002	House Raising/Moving	G	764	9.10
7712-002	Supply of Labour, Construction	G	764	9.10

2013 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	2013 Premium Rate (\$)
8511-001	Elementary and Secondary School Boards	H	810	0.81
8511-002	Private Schools	H	810	0.81
8521-000	Post-Secondary Non-University Education Operations	H	817	0.36
8531-000	University Education	H	817	0.36
8541-000	Library Services	H	817	0.36
8551-000	Museums and Archives	H	817	0.36
8599-001	Other Educational Services	H	817	0.36
8599-002	Driving Schools	H	817	0.36
4124-001	Power and Telecommunication Transmission Lines	H	830	4.45
4124-002	Cable Television Contractors	H	830	4.45
4911-002	Cleaning of Electrical Power Systems Equipment	H	830	4.45
4911-003	Generation of Electric Power	H	833	0.78
4612-000	Crude Oil Pipeline Transport	H	835	1.07
4619-000	Other Pipeline Transport Operations	H	835	1.07
4911-001	Electric Power Transmission and Distribution	H	835	1.07
4931-000	Water Systems	H	835	1.07
4999-002	Operation of Steam Plants	H	835	1.07
4611-000	Natural Gas Pipeline Transport	H	838	0.69
4921-000	Gas Distribution Systems	H	838	0.69
7799-013	Other Services Incidental to Government	H	845	2.24
8321-099	General Municipal/Regional Operations	H	845	2.24
8324-000	Firefighting Services	H	845	2.24
8351-000	Band Councils	H	845	2.24
8372-001	Regional Conservation Authorities	H	845	2.24
8411-000	Other Government Agencies	H	845	2.24
8621-001	Long Term Care Home Operations	H	851	3.29
8621-002	Residential Home Operations	H	852	3.30

2013 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	2013 Premium Rate (\$)
8611-000	General Hospitals	H	853	1.10
8612-000	Rehabilitation Hospitals	H	853	1.10
8613-000	Extended Care Hospitals	H	853	1.10
8614-000	Psychiatric Hospitals	H	853	1.10
8615-000	Addiction Hospitals	H	853	1.10
8616-000	Outpost Hospitals	H	853	1.10
8617-000	Paediatric Hospitals	H	853	1.10
8619-000	Other Specialty Hospitals	H	853	1.10
8634-000	Nursing and Other Health Care Operations	H	857	3.31
8662-099	Offices of Nurses	H	857	3.31
8622-000	Homes for Persons with a Physical Disability	H	858	3.14
8623-000	Homes for Persons with a Developmental Disability	H	858	3.14
8624-000	Homes for Persons with a Mental Health Disability	H	858	3.14
8625-000	Homes for Emotionally Distressed Children	H	858	3.14
8626-000	Homes for Alcohol or Drug Dependent Persons	H	858	3.14
8627-000	Homes for Children In Need of Protection	H	858	3.14
8628-000	Homes for Single Mothers	H	858	3.14
8629-000	Other Institutional Health and Social Services	H	858	3.14
8632-000	Drug Addiction and Alcoholism Treatment Clinics	H	861	1.10
8633-000	Health Rehabilitation Clinics	H	861	1.10
8635-000	Public Health Clinics and Community Health Centres	H	861	1.10
8639-000	Other Non-Institutional Health Services	H	861	1.10
8641-000	Child Daycare and Nursery School Services	H	861	1.10
8644-000	Life Skills Training Facilities	H	861	1.10
8647-000	Social Rehabilitation Services	H	861	1.10
8648-000	Crisis Intervention	H	861	1.10
8649-000	Other Non-Institutional Social Services	H	861	1.10
8642-000	Child Welfare Services	H	875	0.73
8643-000	Family Planning Services	H	875	0.73
8646-000	Meal Services (Non-Commercial)	H	875	0.73

2013 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	2013 Premium Rate (\$)
8651-099	Offices of Physicians	H	875	0.73
8653-099	Offices of Dentists	H	875	0.73
8661-000	Offices of Chiropractors and Osteopaths	H	875	0.73
8664-000	Offices of Nutritionists and Dietitians	H	875	0.73
8665-000	Offices of Physiotherapists and Occupational Therapists	H	875	0.73
8666-000	Offices of Optometrists	H	875	0.73
8667-000	Offices of Podiatrists and Chiropodists	H	875	0.73
8668-000	Offices of Denturists	H	875	0.73
8669-000	Offices of Other Health Practitioners	H	875	0.73
8671-000	Offices of Psychologists	H	875	0.73
8672-000	Offices of Social Workers	H	875	0.73
8679-000	Offices of Other Social Service Practitioners	H	875	0.73
8681-000	Medical Laboratories	H	875	0.73
8682-000	Diagnostic Laboratories	H	875	0.73
8683-000	Combined Medical and Radiological Laboratories	H	875	0.73
8684-000	Public Health Laboratories	H	875	0.73
8685-000	Blood Bank Laboratories	H	875	0.73
8689-000	Other Health Laboratories	H	875	0.73
8691-000	Health Care and Public Safety Promotion Associations and Agencies	H	875	0.73
8692-000	Health Care Standards Agencies	H	875	0.73
8693-000	Health Care Research Agencies	H	875	0.73
8694-000	Social Service Planning and Advocacy Agencies	H	875	0.73
8699-000	Other Health and Safety Service Associations and Agencies	H	875	0.73

2013 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	2013 Premium Rate (\$)
7511-001	Operators of Apartment Buildings	I	905	3.04
7511-002	Operators of Condominiums	I	905	3.04
7512-001	Operators of Non-Residential Buildings	I	908	1.31
7512-002	Self-Serve Storage Facilities	I	908	1.31
7512-003	Operators of Recreational Buildings	I	908	1.31
7599-001	Other Real Estate Operators	I	908	1.31
9732-000	Cemeteries and Crematoria	I	908	1.31
9991-000	Parking Lot Operations	I	908	1.31
7791-001	Security Services	I	911	1.74
7791-003	Detective Agencies	I	911	1.74
7791-004	Armoured Car Services	I	911	1.74
9211-000	Restaurants, Licensed	I	919	1.72
9212-000	Restaurants, Unlicensed	I	919	1.72
9213-000	Take-Out Food Services	I	919	1.72
9214-001	Caterers	I	919	1.72
9214-002	Supply of Labour, Restaurant/Catering	I	919	1.72
9221-000	Taverns, Bars, and Nightclubs	I	919	1.72
7599-002	Mobile Home Parks	I	921	3.10
9111-000	Hotels and Motor Hotels	I	921	3.10
9112-000	Motels	I	921	3.10
9113-000	Tourist Courts and Cabins	I	921	3.10
9114-000	Guest Houses and Tourist Homes	I	921	3.10
9121-000	Lodging Houses and Residential Clubs	I	921	3.10
9131-000	Camping Grounds and Travel Trailer Parks	I	921	3.10
9141-000	Outfitters	I	921	3.10
9149-001	Other Recreation and Vacation Camps	I	921	3.10
9149-002	Children's Educational Camps	I	921	3.10
9726-000	Carpet Cleaning	I	923	3.73
9952-002	Ground Level Window Cleaning	I	923	3.73
9953-001	Janitorial Operations	I	923	3.73

2013 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	2013 Premium Rate (\$)
9953-002	Other Cleaning Services	I	923	3.73
9959-005	Window Tinting of Buildings	I	923	3.73
9959-006	Pool Services	I	923	3.73
7712-001	Supply of Non-Clerical Labour Operations	I	929	5.05
7799-004	Custom Packaging	I	933	3.08
9912-000	Audio-Visual Equipment Rental and Leasing	I	933	3.08
9913-000	Office Furniture and Equipment Rental and Leasing	I	933	3.08
9919-000	Other Machinery and Equipment Rental and Leasing	I	933	3.08
9941-000	Electric Motor Repair	I	933	3.08
9949-000	Other Repair Services	I	933	3.08
9643-000	Horse Race Tracks	I	937	2.19
9644-000	Other Race Tracks	I	937	2.19
9651-000	Golf Courses	I	937	2.19
9652-000	Curling Clubs	I	937	2.19
9653-000	Skiing Facilities	I	937	2.19
9659-001	Other Sports and Recreational Clubs	I	937	2.19
9661-001	Gambling Operations	I	937	2.19
9661-002	Lotteries and Casinos	I	937	2.19
9691-000	Bowling Alleys and Billiard Parlours	I	937	2.19
9692-000	Amusement Parks	I	937	2.19
9693-000	Dance Halls, Studios and Schools	I	937	2.19
9694-000	Coin-Operated Amusement Services	I	937	2.19
9695-000	Roller Skating Facilities	I	937	2.19
9696-000	Botanical and Zoological Gardens	I	937	2.19
9699-001	Other Amusement and Recreational Services	I	937	2.19
9699-002	Horse Trainers and Riding Operations	I	937	2.19
9711-099	Barber and Beauty Shops	I	944	3.26
9723-000	Self-Serve Laundries and/or Dry Cleaners	I	944	3.26
9724-000	Valet Services and Cleaning Depots	I	944	3.26
9731-000	Funeral Homes	I	944	3.26
9741-099	Domestic Services	I	944	3.26

2013 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	2013 Premium Rate (\$)
9791-000	Shoe Repair	I	944	3.26
9792-000	Fur Cleaning, Repair, and Storage	I	944	3.26
9799-000	Other Personal Services	I	944	3.26
9951-000	Disinfecting and Exterminating Services	I	944	3.26
9999-001	Miscellaneous Services	I	944	3.26
9999-002	Automobile Associations	I	944	3.26
7011-000	Central Banks	I	956	0.21
7021-000	Chartered Banks	I	956	0.21
7029-000	Other Banking-Type Intermediaries	I	956	0.21
7031-000	Trust Companies	I	956	0.21
7041-000	Deposit Accepting Mortgage Companies	I	956	0.21
7042-000	Co-Operative Mortgage Companies	I	956	0.21
7051-099	Credit Unions	I	956	0.21
7099-000	Other Deposit Accepting Intermediaries	I	956	0.21
7111-000	Consumer Loan Companies	I	956	0.21
7121-000	Sales Finance Companies	I	956	0.21
7122-000	Credit Card Companies	I	956	0.21
7123-000	Factoring Companies	I	956	0.21
7124-000	Financial Leasing Companies	I	956	0.21
7125-000	Venture Capital Companies	I	956	0.21
7129-000	Other Business Financing Companies	I	956	0.21
7211-000	Investment (Mutual) Funds	I	956	0.21
7212-000	Retirement Savings Funds	I	956	0.21
7213-000	Segregated Funds	I	956	0.21
7214-000	Investment Companies	I	956	0.21
7215-000	Holding Companies	I	956	0.21
7221-000	Mortgage Investment Companies	I	956	0.21
7222-000	Real Estate Investment Trusts	I	956	0.21
7229-000	Other Mortgage Companies	I	956	0.21
7291-000	Trusteed Pension Funds	I	956	0.21
7292-000	Estate, Trust, and Agency Funds	I	956	0.21
7299-000	Other Investment Intermediaries	I	956	0.21
7311-000	Life Insurers	I	956	0.21
7321-000	Deposit Insurers	I	956	0.21

2013 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	2013 Premium Rate (\$)
7331-000	Health Insurers	I	956	0.21
7339-000	Other Property and Casualty Insurers	I	956	0.21
7411-000	Investment Dealers	I	956	0.21
7412-000	Stock Brokers	I	956	0.21
7413-000	Commodity Brokers	I	956	0.21
7421-000	Mortgage Brokers	I	956	0.21
7431-000	Stock Exchanges	I	956	0.21
7432-000	Commodity Exchanges	I	956	0.21
7499-000	Other Financial Intermediaries	I	956	0.21
7611-000	Insurance and Real Estate Agencies	I	956	0.21
7711-001	Supply of Clerical Labour Operations	I	956	0.21
7711-003	Placement Agencies	I	956	0.21
7711-100	Out of Province Operations - Class A	I	956	0.21
7711-200	Out of Province Operations - Class B	I	956	0.21
7711-300	Out of Province Operations - Class C	I	956	0.21
7711-400	Out of Province Operations - Class D	I	956	0.21
7711-500	Out of Province Operations - Class E	I	956	0.21
7711-600	Out of Province Operations - Class F	I	956	0.21
7711-700	Out of Province Operations - Class G	I	956	0.21
7711-800	Out of Province Operations - Class H	I	956	0.21
7711-900	Out of Province Operations - Class I	I	956	0.21
7731-000	Chartered and Certified Accountants	I	956	0.21
7739-000	Other Accounting and Bookkeeping Services	I	956	0.21
7761-000	Offices of Lawyers and Notaries	I	956	0.21
7792-000	Credit Bureau Services	I	956	0.21
7793-000	Collection Agencies	I	956	0.21
7799-003	Actuarial Services	I	956	0.21
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

2013 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	2013 Premium Rate (\$)
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	1.09
7711-002	Franchise Operations	I	962	1.09
7741-000	Advertising Agencies	I	962	1.09
7742-000	Media Representatives	I	962	1.09
7743-000	Display and Billboard Advertising	I	962	1.09
7749-000	Other Advertising Services	I	962	1.09
9611-000	Motion Picture and Video Production	I	962	1.09
9612-000	Motion Picture and Video Distribution	I	962	1.09
9613-000	Motion Picture Laboratories and Video Production Facilities	I	962	1.09
9614-000	Sound Recording Services	I	962	1.09
9619-000	Other Motion Picture, Audio, and Video Services	I	962	1.09
9621-000	Regular Motion Picture Theatres	I	962	1.09
9622-000	Outdoor Motion Picture Theatres	I	962	1.09
9629-000	Other Motion Picture Exhibition	I	962	1.09
9631-000	Entertainment Production Companies and Artists	I	962	1.09
9639-000	Other Theatrical and Staged Entertainment Services	I	962	1.09

2013 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	2013 Premium Rate (\$)
9721-000	Power Laundries and/or Dry Cleaners	I	975	4.12
9725-000	Linen Supply Services	I	975	4.12
9729-000	Other Laundry and Dry Cleaning Services	I	975	4.12
7791-002	Corps of Commissionaires	I	981	0.79
9811-000	Religious Organizations	I	981	0.79
9821-000	Business Associations	I	981	0.79
9831-000	Health and Social Service Professional Membership Associations	I	981	0.79
9839-000	Other Professional Membership Associations	I	981	0.79
9841-000	Labour Organizations	I	981	0.79
9851-000	Political Organizations	I	981	0.79
9861-001	Civic and Fraternal Organizations	I	981	0.79
9861-002	Cultural Organizations	I	981	0.79
4811-000	Radio Broadcasting	I	983	0.37
4812-000	Television Broadcasting	I	983	0.37
4813-000	Combined Radio and Television Broadcasting	I	983	0.37
4814-000	Cable Television	I	983	0.37
4821-000	Telecommunication Carriers	I	983	0.37
4839-000	Other Telecommunication Operations	I	983	0.37



wsib 2013
Premium
Rates **MANUAL**

SECTION 6

Supporting Documentation for each Class



Workplace Safety
& Insurance Board
Commission de la sécurité
professionnelle et de l'assurance
contre les accidents du travail



wsib 2013
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

2013 PREMIUM RATES

6-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	Total Number of Injuries	Total Injury Rate
2006	\$214,788,817	\$69,400	\$49,377	4,350	369	8.48%
2007	\$188,962,216	\$71,800	\$49,017	3,855	336	8.72%
2008	\$165,129,381	\$73,300	\$49,014	3,369	229	6.80%
2009	\$122,360,610	\$74,600	\$50,604	2,418	173	7.15%
2010	\$127,608,376	\$77,600	\$48,209	2,647	256	9.67%
2011	\$138,440,093	\$79,600	\$52,820	2,621	220	8.39%
2012	\$143,618,008	\$81,700	\$54,361	2,642	222	8.40%
2013	\$149,630,987	\$83,200	\$56,077	2,668	223	8.36%

2013 PREMIUM RATES

6-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	Total Number of Injuries	Total Injury Rate
2006	\$327,211,096	\$69,400	\$41,179	7,946	1,408	17.72%
2007	\$280,694,839	\$71,800	\$39,540	7,099	1,155	16.27%
2008	\$196,482,822	\$73,300	\$36,548	5,376	728	13.54%
2009	\$145,776,931	\$74,600	\$35,102	4,153	384	9.25%
2010	\$149,343,059	\$77,600	\$34,626	4,313	364	8.44%
2011	\$147,290,356	\$79,600	\$37,632	3,914	337	8.61%
2012	\$152,799,287	\$81,700	\$38,730	3,945	339	8.59%
2013	\$159,196,667	\$83,200	\$39,953	3,985	342	8.58%

2013 PREMIUM RATES

6-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	Total Number of Injuries	Total Injury Rate
2006	\$190,306,332	\$69,400	\$41,085	4,632	471	10.17%
2007	\$162,011,650	\$71,800	\$41,863	3,870	362	9.35%
2008	\$127,294,335	\$73,300	\$40,514	3,142	267	8.50%
2009	\$104,819,984	\$74,600	\$43,566	2,406	192	7.98%
2010	\$92,419,360	\$77,600	\$41,277	2,239	114	5.09%
2011	\$75,501,162	\$79,600	\$41,576	1,816	94	5.18%
2012	\$78,325,045	\$81,700	\$42,788	1,831	95	5.19%
2013	\$81,604,347	\$83,200	\$44,140	1,849	95	5.14%

2013 PREMIUM RATES

6-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	Total Number of Injuries	Total Injury Rate
2006	\$735,301,383	\$69,400	\$50,561	14,543	948	6.52%
2007	\$666,039,469	\$71,800	\$52,038	12,799	844	6.59%
2008	\$641,866,034	\$73,300	\$54,917	11,688	657	5.62%
2009	\$545,727,256	\$74,600	\$54,644	9,987	542	5.43%
2010	\$498,139,443	\$77,600	\$53,812	9,257	424	4.58%
2011	\$492,757,993	\$79,600	\$55,273	8,915	418	4.69%
2012	\$512,125,323	\$81,700	\$56,990	8,986	421	4.68%
2013	\$512,922,997	\$83,200	\$58,245	8,806	411	4.67%

2013 PREMIUM RATES

6-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	Total Number of Injuries	Total Injury Rate
2006	\$300,394,693	\$69,400	\$36,280	8,280	594	7.17%
2007	\$292,063,738	\$71,800	\$37,182	7,855	507	6.45%
2008	\$289,113,497	\$73,300	\$37,763	7,656	459	6.00%
2009	\$256,666,977	\$74,600	\$39,439	6,508	329	5.06%
2010	\$255,563,879	\$77,600	\$38,442	6,648	285	4.29%
2011	\$255,816,920	\$79,600	\$39,441	6,486	284	4.38%
2012	\$265,871,533	\$81,700	\$40,667	6,538	286	4.37%
2013	\$266,285,648	\$83,200	\$41,562	6,407	280	4.37%

2013 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

CLASS A: FOREST PRODUCTS

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2006	\$1,768,002,321	\$69,400	\$44,477	39,751	3,790	9.53%
2007	\$1,589,771,912	\$71,800	\$44,810	35,478	3,204	9.03%
2008	\$1,419,886,069	\$73,300	\$45,464	31,231	2,340	7.49%
2009	\$1,175,351,757	\$74,600	\$46,143	25,472	1,620	6.36%
2010	\$1,123,074,116	\$77,600	\$44,737	25,104	1,443	5.75%
2011	\$1,109,806,525	\$79,600	\$46,725	23,752	1,353	5.70%
2012	\$1,152,739,196	\$81,700	\$48,147	23,942	1,363	5.69%
2013	\$1,169,640,647	\$83,200	\$49,321	23,715	1,351	5.70%

2013 PREMIUM RATES

NEW CLAIMS COST BY RATE GROUP

<u>Rate Group</u>	<u>Description</u>	<u>2013 New Claims Cost</u>		<u>2013 Premium Rate</u>
		<u>Cost Index *</u> (%)	<u>Cost per Claim</u> (\$)	
030	LOGGING	217%	50,870	13.04
033	MILL PRODUCTS AND FORESTRY SERVICES	85%	19,858	8.80
036	VENEERS, PLYWOOD AND WOOD PRESERVATION	101%	23,730	5.37
039	PULP, NEWSPRINT AND SPECIALTY PAPERS	81%	18,910	2.93
041	CORRUGATED BOXES	54%	12,668	3.24
CLASS A	FOREST PRODUCTS		23,471	5.26

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

**2013 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	1.241
B.2	Legislative Obligations	
	WSIAT	0.049
	Office of Worker Advisor	0.024
	Office of Employer Advisor	0.008
	OHSA	0.232
	Mine Rescue	0.000
	Program Administration	0.001
	Institute of Work and Health	0.010
	Total Grants	0.011
	MoL - HSAs	0.177
	Other Prevention	0.025
	Sub-Total	0.539
B.3	TOTAL OVERHEAD EXPENSES	1.780

**2013 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	0.776
B.2	Legislative Obligations	
	WSIAT	0.031
	Office of Worker Advisor	0.015
	Office of Employer Advisor	0.005
	OHSA	0.145
	Mine Rescue	0.000
	Program Administration	0.001
	Institute of Work and Health	0.006
	Total Grants	0.007
	MoL - HSAs	0.111
	Other Prevention	0.016
	Sub-Total	0.337
B.3	TOTAL OVERHEAD EXPENSES	1.113

**2013 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	0.563
B.2	Legislative Obligations	
	WSIAT	0.022
	Office of Worker Advisor	0.011
	Office of Employer Advisor	0.004
	OHSA	0.105
	Mine Rescue	0.000
	Program Administration	0.001
	Institute of Work and Health	0.005
	Total Grants	0.006
	MoL - HSAs	0.080
	Other Prevention	0.011
	Sub-Total	0.243
B.3	TOTAL OVERHEAD EXPENSES	0.806

**2013 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	0.387
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 and Health	0.003
	Total Grants	0.004
	MoL - HSAs	0.055
	Other Prevention	0.008
	Sub-Total	0.167
B.3	TOTAL OVERHEAD EXPENSES	0.554

**2013 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	0.362
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 and Health	0.003
	Total Grants	0.004
	MoL - HSAs	0.051
	Other Prevention	0.007
	Sub-Total	0.156
B.3	TOTAL OVERHEAD EXPENSES	0.518

**2013 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	0.556
B.2	Legislative Obligations	
	WSIAT	0.022
	Office of Worker Advisor	0.011
	Office of Employer Advisor	0.004
	OHSA	0.103
	Mine Rescue	0.000
	Program Administration	0.001
	Institute of Work and Health	0.005
	Total Grants	0.006
	MoL - HSAs	0.079
	Other Prevention	0.011
	Sub-Total	0.240
B.3	TOTAL OVERHEAD EXPENSES	0.796

2013 PREMIUM RATE COMPONENTS

RATE GROUP 030: LOGGING

(CLASS A: FOREST PRODUCTS)

Component	2013 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2013 Premium Rate	2012 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2012 Premium Rate
A. NEW CLAIMS COST				
1. New Claims Cost	7.695	59%	6.156	48%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	1.241		1.024	
2. Legislative Obligations	0.539		0.653	
3. TOTAL OVERHEAD EXPENSES	<u>1.780</u>	14%	<u>1.677</u>	13%
C. PAST CLAIMS COST				
1. Past Claims Cost	3.565	27%	4.885	38%
D. TOTAL PREMIUM RATE (A+B+C)	<u><u>13.04</u></u>	<u>100%</u>	<u><u>12.72</u></u>	<u>100%</u>

2013 PREMIUM RATE COMPONENTS

RATE GROUP 033: MILL PRODUCTS AND FORESTRY SERVICES

(CLASS A: FOREST PRODUCTS)

Component	2013 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2013 Premium Rate	2012 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2012 Premium Rate		
A. NEW CLAIMS COST						
1. New Claims Cost	4.330	4.330	49%	4.109	4.109	48%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.776			0.741		
2. Legislative Obligations	0.337			0.478		
3. TOTAL OVERHEAD EXPENSES	<u>1.113</u>	1.113	13%	<u>1.219</u>	1.219	14%
C. PAST CLAIMS COST						
1. Past Claims Cost	3.357	3.357	38%	3.266	3.266	38%
D. TOTAL PREMIUM RATE (A+B+C)						
	<u>8.80</u>	<u>100%</u>		<u>8.59</u>	<u>100%</u>	

2013 PREMIUM RATE COMPONENTS

RATE GROUP 036: VENEERS, PLYWOOD AND WOOD PRESERVATION

(CLASS A: FOREST PRODUCTS)

Component	2013 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2013 Premium Rate	2012 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2012 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	2.804	2.804	52%	2.444	2.444	47%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.563			0.510		
2. Legislative Obligations	0.243			0.336		
3. TOTAL OVERHEAD EXPENSES	<u>0.806</u>	0.806	15%	<u>0.846</u>	0.846	16%
C. PAST CLAIMS COST						
1. Past Claims Cost	1.760	1.760	33%	1.950	1.950	37%
D. TOTAL PREMIUM RATE (A+B+C)						
		<u>5.37</u>	<u>100%</u>	<u>5.24</u>		<u>100%</u>

2013 PREMIUM RATE COMPONENTS

RATE GROUP 039: PULP, NEWSPRINT AND SPECIALTY PAPERS

(CLASS A: FOREST PRODUCTS)

Component	2013 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2013 Premium Rate	2012 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2012 Premium Rate
A. NEW CLAIMS COST				
1. New Claims Cost	1.538	52%	1.261	44%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.387		0.347	
2. Legislative Obligations	0.167		0.234	
3. TOTAL OVERHEAD EXPENSES	<u>0.554</u>	19%	<u>0.581</u>	20%
C. PAST CLAIMS COST				
1. Past Claims Cost	0.838	29%	1.015	35%
D. TOTAL PREMIUM RATE (A+B+C)	<u><u>2.93</u></u>	<u>100%</u>	<u><u>2.86</u></u>	<u>100%</u>

2013 PREMIUM RATE COMPONENTS

RATE GROUP 041: CORRUGATED BOXES

(CLASS A: FOREST PRODUCTS)

Component	2013 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2013 Premium Rate	2012 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2012 Premium Rate
A. NEW CLAIMS COST				
1. New Claims Cost	1.352	42%	1.411	45%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.362		0.367	
2. Legislative Obligations	0.156		0.247	
3. TOTAL OVERHEAD EXPENSES	<u>0.518</u>	16%	<u>0.614</u>	19%
C. PAST CLAIMS COST				
1. Past Claims Cost	1.370	42%	1.134	36%
D. TOTAL PREMIUM RATE (A+B+C)	<u><u>3.24</u></u>	<u>100%</u>	<u><u>3.16</u></u>	<u>100%</u>

2013 PREMIUM RATE COMPONENTS

CLASS A: FOREST PRODUCTS

Component	2013 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2013 Premium Rate	2012 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2012 Premium Rate
A. NEW CLAIMS COST				
1. New Claims Cost	2.752	52%	2.358	47%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.556		0.498	
2. Legislative Obligations	0.240		0.328	
3. TOTAL OVERHEAD EXPENSES	<u>0.796</u>	15%	<u>0.826</u>	16%
C. PAST CLAIMS COST				
1. Past Claims Cost	1.715	33%	1.882	37%
D. TOTAL PREMIUM RATE (A+B+C)	<u><u>5.26</u></u>	<u>100%</u>	<u><u>5.07</u></u>	<u>100%</u>

2013 PREMIUM RATES

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

Rate Group	<u>Description</u>	New Claims <u>Cost</u> (\$)	<u>Overhead</u> (\$)	Past Claims <u>Cost</u> (\$)	2013 Premium <u>Rate</u> (\$)
030	LOGGING	7.695	1.780	3.565	13.04
033	MILL PRODUCTS AND FORESTRY SERVICES	4.330	1.113	3.357	8.80
036	VENEERS, PLYWOOD AND WOOD PRESERVATION	2.804	0.806	1.760	5.37
039	PULP, NEWSPRINT AND SPECIALTY PAPERS	1.538	0.554	0.838	2.93
041	CORRUGATED BOXES	1.352	0.518	1.370	3.24
CLASS A	FOREST PRODUCTS	2.752	0.796	1.715	5.26



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Premium Rates **MANUAL**

SECTION 6B

Class B – Mining and Related Industries



Workplace Safety
& Insurance Board
Commission de la sécurité
professionnelle et de l'assurance
contre les accidents du travail

2013 PREMIUM RATES

6-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	Total Number of Injuries	Total Injury Rate
2006	\$312,839,333	\$69,400	\$60,899	5,137	331	6.44%
2007	\$350,469,259	\$71,800	\$64,508	5,433	390	7.18%
2008	\$355,120,132	\$73,300	\$64,462	5,509	364	6.61%
2009	\$386,268,995	\$74,600	\$68,524	5,637	362	6.42%
2010	\$474,762,796	\$77,600	\$66,326	7,158	431	6.02%
2011	\$625,663,043	\$79,600	\$67,669	9,246	577	6.24%
2012	\$641,943,677	\$81,700	\$68,742	9,338	583	6.24%
2013	\$663,576,429	\$83,200	\$70,357	9,432	589	6.25%

2013 PREMIUM RATES

6-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	Total Number of Injuries	Total Injury Rate
2006	\$446,057,650	\$69,400	\$66,151	6,743	556	8.25%
2007	\$583,285,736	\$71,800	\$66,464	8,776	608	6.93%
2008	\$670,349,171	\$73,300	\$68,222	9,826	694	7.06%
2009	\$456,897,543	\$74,600	\$69,101	6,612	348	5.26%
2010	\$392,539,257	\$77,600	\$68,161	5,759	291	5.05%
2011	\$521,630,898	\$79,600	\$74,264	7,024	542	7.72%
2012	\$535,204,468	\$81,700	\$75,443	7,094	547	7.71%
2013	\$553,240,234	\$83,200	\$77,215	7,165	553	7.72%

2013 PREMIUM RATES

6-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	Total Number of Injuries	Total Injury Rate
2006	\$286,072,182	\$69,400	\$58,923	4,855	338	6.96%
2007	\$300,738,547	\$71,800	\$57,218	5,256	355	6.75%
2008	\$370,907,545	\$73,300	\$61,277	6,053	375	6.20%
2009	\$312,466,198	\$74,600	\$60,240	5,187	285	5.49%
2010	\$373,998,282	\$77,600	\$54,871	6,816	312	4.58%
2011	\$420,167,096	\$79,600	\$63,145	6,654	375	5.64%
2012	\$431,100,436	\$81,700	\$64,147	6,720	379	5.64%
2013	\$445,628,017	\$83,200	\$65,654	6,788	382	5.63%

2013 PREMIUM RATES

6-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	Total Number of Injuries	Total Injury Rate
2006	\$262,836,546	\$69,400	\$43,102	6,098	449	7.36%
2007	\$276,515,638	\$71,800	\$44,179	6,259	530	8.47%
2008	\$288,158,765	\$73,300	\$46,298	6,224	512	8.23%
2009	\$278,676,343	\$74,600	\$47,899	5,818	469	8.06%
2010	\$287,468,892	\$77,600	\$49,666	5,788	448	7.74%
2011	\$310,392,046	\$79,600	\$47,222	6,573	439	6.68%
2012	\$318,468,885	\$81,700	\$47,972	6,639	443	6.67%
2013	\$329,200,914	\$83,200	\$49,099	6,705	448	6.68%

2013 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

CLASS B: MINING AND RELATED INDUSTRIES

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2006	\$1,307,805,711	\$69,400	\$57,277	22,833	1,674	7.33%
2007	\$1,511,009,180	\$71,800	\$58,739	25,724	1,883	7.32%
2008	\$1,684,535,614	\$73,300	\$61,007	27,612	1,945	7.04%
2009	\$1,434,309,079	\$74,600	\$61,680	23,254	1,464	6.30%
2010	\$1,528,769,227	\$77,600	\$59,902	25,521	1,482	5.81%
2011	\$1,877,853,084	\$79,600	\$63,663	29,497	1,933	6.55%
2012	\$1,926,717,466	\$81,700	\$64,673	29,792	1,952	6.55%
2013	\$1,991,645,593	\$83,200	\$66,192	30,089	1,972	6.55%

2013 PREMIUM RATES

NEW CLAIMS COST BY RATE GROUP

<u>Rate Group</u>	<u>Description</u>	<u>2013 New Claims Cost</u>		<u>2013 Premium Rate</u>
		<u>Cost Index *</u> (%)	<u>Cost per Claim</u> (\$)	
110	GOLD MINES	109%	36,140	8.15
113	NICKEL MINES	87%	28,850	5.20
119	OTHER MINES	134%	44,169	6.69
134	AGGREGATES	74%	24,579	6.52
CLASS B	MINING AND RELATED INDUSTRIES		33,025	6.73

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

**2013 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	0.614
B.2	Legislative Obligations	
	WSIAT	0.024
	Office of Worker Advisor	0.012
	Office of Employer Advisor	0.004
	OHSA	0.114
	Mine Rescue	0.172
	Program Administration	0.001
	Institute of Work and Health	0.005
	Total Grants	0.007
	MoL - HSAs	0.088
	Other Prevention	0.012
	Sub-Total	0.438
B.3	TOTAL OVERHEAD EXPENSES	1.052

**2013 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	0.569
B.2	Legislative Obligations	
	WSIAT	0.022
	Office of Worker Advisor	0.011
	Office of Employer Advisor	0.004
	OHSA	0.106
	Mine Rescue	0.163
	Program Administration	0.001
	Institute of Work and Health	0.005
	Total Grants	0.006
	MoL - HSAs	0.081
	Other Prevention	0.011
	Sub-Total	0.410
B.3	TOTAL OVERHEAD EXPENSES	0.979

**2013 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	0.693
B.2	Legislative Obligations	
	WSIAT	0.027
	Office of Worker Advisor	0.013
	Office of Employer Advisor	0.004
	OHSA	0.129
	Mine Rescue	0.187
	Program Administration	0.001
	Institute of Work and Health	0.006
	Total Grants	0.007
	MoL - HSAs	0.099
	Other Prevention	0.014
	Sub-Total	0.488
B.3	TOTAL OVERHEAD EXPENSES	1.181

**2013 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	0.633
B.2	Legislative Obligations	
	WSIAT	0.025
	Office of Worker Advisor	0.012
	Office of Employer Advisor	0.004
	OHSA	0.118
	Mine Rescue	0.000
	Program Administration	0.001
	Institute of Work and Health	0.005
	Total Grants	0.007
	MoL - HSAs	0.090
	Other Prevention	0.013
	Sub-Total	0.274
B.3	TOTAL OVERHEAD EXPENSES	0.907

**2013 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	0.622
B.2	Legislative Obligations	
	WSIAT	0.025
	Office of Worker Advisor	0.012
	Office of Employer Advisor	0.004
	OHSA	0.116
	Mine Rescue	0.145
	Program Administration	0.001
	Institute of Work and Health	0.005
	Total Grants	0.007
	MoL - HSAs	0.089
	Other Prevention	0.012
	Sub-Total	0.414
B.3	TOTAL OVERHEAD EXPENSES	1.036

2013 PREMIUM RATE COMPONENTS

RATE GROUP 110: GOLD MINES

(CLASS B: MINING AND RELATED INDUSTRIES)

Component	2013 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2013 Premium Rate	2012 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2012 Premium Rate
A. NEW CLAIMS COST				
1. New Claims Cost	3.256	40%	3.792	48%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.614		0.683	
2. Legislative Obligations	0.438		0.742	
3. TOTAL OVERHEAD EXPENSES	<u>1.052</u>	13%	<u>1.425</u>	18%
C. PAST CLAIMS COST				
1. Past Claims Cost	3.842	47%	2.733	34%
D. TOTAL PREMIUM RATE (A+B+C)	<u><u>8.15</u></u>	<u>100%</u>	<u><u>7.95</u></u>	<u>100%</u>

2013 PREMIUM RATE COMPONENTS

RATE GROUP 113: NICKEL MINES

(CLASS B: MINING AND RELATED INDUSTRIES)

Component	2013 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2013 Premium Rate	2012 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2012 Premium Rate		
A. NEW CLAIMS COST						
1. New Claims Cost	2.927	2.927	56%	2.342	2.342	46%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.569			0.487		
2. Legislative Obligations	0.410			0.557		
3. TOTAL OVERHEAD EXPENSES	<u>0.979</u>	0.979	19%	<u>1.044</u>	1.044	21%
C. PAST CLAIMS COST						
1. Past Claims Cost	1.294	1.294	25%	1.697	1.697	33%
D. TOTAL PREMIUM RATE (A+B+C)	<u><u>5.20</u></u>	<u><u>100%</u></u>		<u><u>5.08</u></u>	<u><u>100%</u></u>	

2013 PREMIUM RATE COMPONENTS

RATE GROUP 119: OTHER MINES

(CLASS B: MINING AND RELATED INDUSTRIES)

Component	2013 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2013 Premium Rate	2012 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2012 Premium Rate		
A. NEW CLAIMS COST						
1. New Claims Cost	3.843	3.843	57%	3.075	3.075	47%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.693			0.586		
2. Legislative Obligations	0.488			0.651		
3. TOTAL OVERHEAD EXPENSES	<u>1.181</u>	1.181	18%	<u>1.237</u>	1.237	19%
C. PAST CLAIMS COST						
1. Past Claims Cost	1.666	1.666	25%	2.220	2.220	34%
D. TOTAL PREMIUM RATE (A+B+C)	<u><u>6.69</u></u>	<u><u>100%</u></u>		<u><u>6.53</u></u>	<u><u>100%</u></u>	

2013 PREMIUM RATE COMPONENTS

RATE GROUP 134: AGGREGATES

(CLASS B: MINING AND RELATED INDUSTRIES)

Component	2013 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2013 Premium Rate	2012 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2012 Premium Rate
A. NEW CLAIMS COST				
1. New Claims Cost	3.395	52%	3.179	50%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.633		0.600	
2. Legislative Obligations	0.274		0.309	
3. TOTAL OVERHEAD EXPENSES	<u>0.907</u>	14%	<u>0.909</u>	14%
C. PAST CLAIMS COST				
1. Past Claims Cost	2.218	34%	2.274	36%
D. TOTAL PREMIUM RATE (A+B+C)	<u><u>6.52</u></u>	<u><u>100%</u></u>	<u><u>6.36</u></u>	<u><u>100%</u></u>

2013 PREMIUM RATE COMPONENTS
CLASS B: MINING AND RELATED INDUSTRIES

Component	2013 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2013 Premium Rate	2012 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2012 Premium Rate		
A. NEW CLAIMS COST						
1. New Claims Cost	3.319	3.319	49%	3.132	3.132	48%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.622			0.594		
2. Legislative Obligations	0.414			0.589		
3. TOTAL OVERHEAD EXPENSES	<u>1.036</u>	1.036	15%	<u>1.183</u>	1.183	18%
C. PAST CLAIMS COST						
1. Past Claims Cost	2.379	2.379	35%	2.256	2.256	34%
D. TOTAL PREMIUM RATE (A+B+C)	<u><u>6.73</u></u>	<u><u>100%</u></u>		<u><u>6.57</u></u>	<u><u>100%</u></u>	

2013 PREMIUM RATES

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

Rate Group	<u>Description</u>	New Claims <u>Cost</u> (\$)	<u>Overhead</u> (\$)	Past Claims <u>Cost</u> (\$)	2013 Premium <u>Rate</u> (\$)
110	GOLD MINES	3.256	1.052	3.842	8.15
113	NICKEL MINES	2.927	0.979	1.294	5.20
119	OTHER MINES	3.843	1.181	1.666	6.69
134	AGGREGATES	3.395	0.907	2.218	6.52
CLASS B	MINING AND RELATED INDUSTRIES	3.319	1.036	2.379	6.73



wsib 2013
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

2013 PREMIUM RATES

6-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	Total Number of Injuries	Total Injury Rate
2006	\$140,764,047	\$69,400	\$27,802	5,063	293	5.79%
2007	\$144,735,861	\$71,800	\$29,842	4,850	276	5.69%
2008	\$146,404,904	\$73,300	\$31,117	4,705	288	6.12%
2009	\$148,640,578	\$74,600	\$34,202	4,346	258	5.94%
2010	\$147,871,677	\$77,600	\$32,456	4,556	225	4.94%
2011	\$147,828,759	\$79,600	\$32,053	4,612	223	4.84%
2012	\$151,850,839	\$81,700	\$32,860	4,621	223	4.83%
2013	\$156,781,076	\$83,200	\$33,725	4,649	225	4.84%

2013 PREMIUM RATES

6-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	Total Number of Injuries	Total Injury Rate
2006	\$322,451,271	\$69,400	\$28,095	11,477	615	5.36%
2007	\$340,098,597	\$71,800	\$30,151	11,280	570	5.05%
2008	\$359,577,341	\$73,300	\$29,493	12,192	581	4.77%
2009	\$386,318,850	\$74,600	\$30,057	12,853	543	4.22%
2010	\$406,415,257	\$77,600	\$31,425	12,933	491	3.80%
2011	\$418,831,497	\$79,600	\$34,015	12,313	496	4.03%
2012	\$430,226,938	\$81,700	\$34,871	12,338	497	4.03%
2013	\$444,195,388	\$83,200	\$35,790	12,411	500	4.03%

2013 PREMIUM RATES

6-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	Total Number of Injuries	Total Injury Rate
2006	\$102,879,104	\$69,400	\$29,302	3,511	336	9.57%
2007	\$95,689,271	\$71,800	\$29,425	3,252	315	9.69%
2008	\$96,326,835	\$73,300	\$29,915	3,220	305	9.47%
2009	\$90,711,277	\$74,600	\$29,083	3,119	258	8.27%
2010	\$100,671,389	\$77,600	\$29,146	3,454	233	6.75%
2011	\$101,070,659	\$79,600	\$31,349	3,224	209	6.48%
2012	\$103,820,559	\$81,700	\$32,138	3,230	209	6.47%
2013	\$107,191,367	\$83,200	\$32,985	3,250	211	6.49%

2013 PREMIUM RATES

6-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	Total Number of Injuries	Total Injury Rate
2006	\$248,204,488	\$69,400	\$28,279	8,777	637	7.26%
2007	\$249,654,842	\$71,800	\$29,145	8,566	535	6.25%
2008	\$245,637,162	\$73,300	\$28,646	8,575	515	6.01%
2009	\$243,700,828	\$74,600	\$31,453	7,748	435	5.61%
2010	\$248,743,954	\$77,600	\$33,330	7,463	366	4.90%
2011	\$253,900,218	\$79,600	\$35,387	7,175	378	5.27%
2012	\$260,808,259	\$81,700	\$36,277	7,189	379	5.27%
2013	\$269,276,085	\$83,200	\$37,233	7,232	381	5.27%

2013 PREMIUM RATES

6-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	Total Number of Injuries	Total Injury Rate
2006	\$224,938,379	\$69,400	\$29,868	7,531	521	6.92%
2007	\$246,047,817	\$71,800	\$29,973	8,209	552	6.72%
2008	\$253,948,944	\$73,300	\$30,468	8,335	589	7.07%
2009	\$264,958,389	\$74,600	\$30,525	8,680	658	7.58%
2010	\$266,294,495	\$77,600	\$30,918	8,613	563	6.54%
2011	\$271,741,067	\$79,600	\$30,803	8,822	533	6.04%
2012	\$279,134,516	\$81,700	\$31,578	8,840	534	6.04%
2013	\$288,197,352	\$83,200	\$32,410	8,892	537	6.04%

2013 PREMIUM RATES

6-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	Total Number of Injuries	Total Injury Rate
2006	\$424,965,900	\$69,400	\$34,019	12,492	1,074	8.60%
2007	\$456,883,669	\$71,800	\$34,778	13,137	1,113	8.47%
2008	\$494,013,789	\$73,300	\$35,741	13,822	1,119	8.10%
2009	\$508,780,281	\$74,600	\$36,738	13,849	1,006	7.26%
2010	\$532,510,621	\$77,600	\$36,056	14,769	954	6.46%
2011	\$519,878,152	\$79,600	\$37,249	13,957	886	6.35%
2012	\$534,022,840	\$81,700	\$38,186	13,985	888	6.35%
2013	\$551,361,297	\$83,200	\$39,192	14,068	893	6.35%

2013 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

CLASS C: OTHER PRIMARY INDUSTRIES

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2006	\$1,464,203,190	\$69,400	\$29,973	48,851	3,476	7.12%
2007	\$1,533,110,056	\$71,800	\$31,101	49,294	3,361	6.82%
2008	\$1,595,908,974	\$73,300	\$31,385	50,849	3,397	6.68%
2009	\$1,643,110,203	\$74,600	\$32,476	50,595	3,158	6.24%
2010	\$1,702,507,394	\$77,600	\$32,875	51,788	2,832	5.47%
2011	\$1,713,250,352	\$79,600	\$34,195	50,103	2,725	5.44%
2012	\$1,759,863,952	\$81,700	\$35,055	50,203	2,730	5.44%
2013	\$1,817,002,565	\$83,200	\$35,978	50,503	2,747	5.44%

2013 PREMIUM RATES

NEW CLAIMS COST BY RATE GROUP

<u>Rate Group</u>	<u>Description</u>	<u>2013 New Claims Cost</u>		<u>2013 Premium Rate</u>
		<u>Cost Index *</u> (%)	<u>Cost per Claim</u> (\$)	
159	LIVESTOCK FARMS	162%	28,463	7.09
167	FIELD CROP, FRUIT AND VEGETABLE FARMS	88%	15,545	2.84
174	TOBACCO AND MUSHROOM FARMS	100%	17,658	5.15
181	FISHING AND MISCELLANEOUS FARMING	97%	17,095	3.67
184	POULTRY FARMS AND AGRICULTURAL SERVICES	65%	11,474	3.27
190	LANDSCAPING AND RELATED SERVICES	113%	19,946	4.93
CLASS C	OTHER PRIMARY INDUSTRIES		17,615	4.17

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

**2013 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	0.746
B.2	Legislative Obligations	
	WSIAT	0.029
	Office of Worker Advisor	0.014
	Office of Employer Advisor	0.005
	OHSA	0.139
	Mine Rescue	0.000
	Program Administration	0.001
	Institute of Work and Health	0.006
	Total Grants	0.007
	MoL - HSAs	0.106
	Other Prevention	0.015
	Sub-Total	0.323
B.3	TOTAL OVERHEAD EXPENSES	1.069

**2013 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	0.417
B.2	Legislative Obligations	
	WSIAT	0.016
	Office of Worker Advisor	0.008
	Office of Employer Advisor	0.003
	OHSA	0.077
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.003
	Total Grants	0.004
	MoL - HSAs	0.059
	Other Prevention	0.008
	Sub-Total	0.180
B.3	TOTAL OVERHEAD EXPENSES	0.597

**2013 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	0.659
B.2	Legislative Obligations	
	WSIAT	0.026
	Office of Worker Advisor	0.013
	Office of Employer Advisor	0.004
	OHSA	0.123
	Mine Rescue	0.000
	Program Administration	0.001
	Institute of Work and Health	0.005
	Total Grants	0.007
	MoL - HSAs	0.094
	Other Prevention	0.013
	Sub-Total	0.285
B.3	TOTAL OVERHEAD EXPENSES	0.944

**2013 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	0.511
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 and Health	0.004
	Total Grants	0.004
	MoL - HSAs	0.073
	Other Prevention	0.010
	Sub-Total	0.221
B.3	TOTAL OVERHEAD EXPENSES	0.732

**2013 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	0.472
B.2	Legislative Obligations	
	WSIAT	0.019
	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 and Health	0.004
	Total Grants	0.004
	MoL - HSAs	0.067
	Other Prevention	0.009
	Sub-Total	0.204
B.3	TOTAL OVERHEAD EXPENSES	0.676

**2013 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	0.625
B.2	Legislative Obligations	
	WSIAT	0.025
	Office of Worker Advisor	0.012
	Office of Employer Advisor	0.004
	OHSA	0.116
	Mine Rescue	0.000
	Program Administration	0.001
	Institute of Work and Health	0.005
	Total Grants	0.007
	MoL - HSAs	0.089
	Other Prevention	0.013
	Sub-Total	0.270
B.3	TOTAL OVERHEAD EXPENSES	0.895

**2013 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	0.545
B.2	Legislative Obligations	
	WSIAT	0.022
	Office of Worker Advisor	0.010
	Office of Employer Advisor	0.004
	OHSA	0.101
	Mine Rescue	0.000
	Program Administration	0.001
	Institute of Work and Health	0.004
	Total Grants	0.005
	MoL - HSAs	0.078
	Other Prevention	0.011
	Sub-Total	0.236
B.3	TOTAL OVERHEAD EXPENSES	0.781

2013 PREMIUM RATE COMPONENTS

RATE GROUP 159: LIVESTOCK FARMS

(CLASS C: OTHER PRIMARY INDUSTRIES)

Component	2013 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2013 Premium Rate	2012 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2012 Premium Rate
A. NEW CLAIMS COST				
1. New Claims Cost	4.146	58%	3.937	57%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.746		0.715	
2. Legislative Obligations	0.323		0.333	
3. TOTAL OVERHEAD EXPENSES	<u>1.069</u>	15%	<u>1.048</u>	15%
C. PAST CLAIMS COST				
1. Past Claims Cost	1.875	26%	1.933	28%
D. TOTAL PREMIUM RATE (A+B+C)	<u><u>7.09</u></u>	<u><u>100%</u></u>	<u><u>6.92</u></u>	<u><u>100%</u></u>

2013 PREMIUM RATE COMPONENTS

RATE GROUP 167: FIELD CROP, FRUIT AND VEGETABLE FARMS

(CLASS C: OTHER PRIMARY INDUSTRIES)

Component	2013 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2013 Premium Rate	2012 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2012 Premium Rate		
A. NEW CLAIMS COST						
1. New Claims Cost	1.776	1.776	63%	1.486	1.486	54%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.417			0.377		
2. Legislative Obligations	0.180			0.172		
3. TOTAL OVERHEAD EXPENSES	<u>0.597</u>	0.597	21%	<u>0.549</u>	0.549	20%
C. PAST CLAIMS COST						
1. Past Claims Cost	0.467	0.467	16%	0.733	0.733	26%
D. TOTAL PREMIUM RATE (A+B+C)	<u><u>2.84</u></u>	<u>100%</u>		<u><u>2.77</u></u>	<u>100%</u>	

2013 PREMIUM RATE COMPONENTS

RATE GROUP 174: TOBACCO AND MUSHROOM FARMS

(CLASS C: OTHER PRIMARY INDUSTRIES)

Component	2013 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2013 Premium Rate	2012 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2012 Premium Rate
A. NEW CLAIMS COST				
1. New Claims Cost	3.528	69%	2.823	56%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.659		0.561	
2. Legislative Obligations	0.285		0.260	
3. TOTAL OVERHEAD EXPENSES	<u>0.944</u>	18%	<u>0.821</u>	16%
C. PAST CLAIMS COST				
1. Past Claims Cost	0.678	13%	1.388	28%
D. TOTAL PREMIUM RATE (A+B+C)	<u><u>5.15</u></u>	<u><u>100%</u></u>	<u><u>5.03</u></u>	<u><u>100%</u></u>

2013 PREMIUM RATE COMPONENTS

RATE GROUP 181: FISHING AND MISCELLANEOUS FARMING

(CLASS C: OTHER PRIMARY INDUSTRIES)

Component	2013 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2013 Premium Rate	2012 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2012 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	2.455	2.455	67%	1.964	1.964	55%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.511			0.443		
2. Legislative Obligations	0.221			0.204		
3. TOTAL OVERHEAD EXPENSES	<u>0.732</u>	0.732	20%	<u>0.647</u>	0.647	18%
C. PAST CLAIMS COST						
1. Past Claims Cost	0.483	0.483	13%	0.967	0.967	27%
D. TOTAL PREMIUM RATE (A+B+C)		<u><u>3.67</u></u>	<u>100%</u>		<u><u>3.58</u></u>	<u>100%</u>

2013 PREMIUM RATE COMPONENTS

RATE GROUP 184: POULTRY FARMS AND AGRICULTURAL SERVICES

(CLASS C: OTHER PRIMARY INDUSTRIES)

Component	2013 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2013 Premium Rate	2012 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2012 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	2.170	2.170	66%	1.736	1.736	54%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.472			0.411		
2. Legislative Obligations	0.204			0.189		
3. TOTAL OVERHEAD EXPENSES	<u>0.676</u>	0.676	21%	<u>0.600</u>	0.600	19%
C. PAST CLAIMS COST						
1. Past Claims Cost	0.424	0.424	13%	0.856	0.856	27%
D. TOTAL PREMIUM RATE (A+B+C)		<u><u>3.27</u></u>	<u>100%</u>		<u><u>3.19</u></u>	<u>100%</u>

2013 PREMIUM RATE COMPONENTS

RATE GROUP 190: LANDSCAPING AND RELATED SERVICES

(CLASS C: OTHER PRIMARY INDUSTRIES)

Component	2013 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2013 Premium Rate	2012 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2012 Premium Rate
A. NEW CLAIMS COST				
1. New Claims Cost	3.279	67%	2.693	56%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.625		0.543	
2. Legislative Obligations	0.270		0.252	
3. TOTAL OVERHEAD EXPENSES	<u>0.895</u>	18%	<u>0.795</u>	17%
C. PAST CLAIMS COST				
1. Past Claims Cost	0.756	15%	1.324	28%
D. TOTAL PREMIUM RATE (A+B+C)	<u><u>4.93</u></u>	<u>100%</u>	<u><u>4.81</u></u>	<u>100%</u>

2013 PREMIUM RATE COMPONENTS

CLASS C: OTHER PRIMARY INDUSTRIES

Component	2013 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2013 Premium Rate	2012 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2012 Premium Rate
A. NEW CLAIMS COST				
1. New Claims Cost	2.703	65%	2.257	55%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.545		0.483	
2. Legislative Obligations	0.236		0.223	
3. TOTAL OVERHEAD EXPENSES	<u>0.781</u>	19%	<u>0.706</u>	17%
C. PAST CLAIMS COST				
1. Past Claims Cost	0.684	16%	1.111	27%
D. TOTAL PREMIUM RATE (A+B+C)	<u><u>4.17</u></u>	<u>100%</u>	<u><u>4.07</u></u>	<u>100%</u>

2013 PREMIUM RATES

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

Rate Group	<u>Description</u>	New Claims <u>Cost</u> (\$)	<u>Overhead</u> (\$)	Past Claims <u>Cost</u> (\$)	2013 Premium <u>Rate</u> (\$)
159	LIVESTOCK FARMS	4.146	1.069	1.875	7.09
167	FIELD CROP, FRUIT AND VEGETABLE FARMS	1.776	0.597	0.467	2.84
174	TOBACCO AND MUSHROOM FARMS	3.528	0.944	0.678	5.15
181	FISHING AND MISCELLANEOUS FARMING	2.455	0.732	0.483	3.67
184	POULTRY FARMS AND AGRICULTURAL SERVICES	2.170	0.676	0.424	3.27
190	LANDSCAPING AND RELATED SERVICES	3.279	0.895	0.756	4.93
CLASS C	OTHER PRIMARY INDUSTRIES	2.703	0.781	0.684	4.17



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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

2013 PREMIUM RATES

6-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	Total Number of Injuries	Total Injury Rate
2006	\$540,042,790	\$69,400	\$30,260	17,847	2,253	12.62%
2007	\$525,371,618	\$71,800	\$30,700	17,113	2,192	12.81%
2008	\$523,951,561	\$73,300	\$29,360	17,846	1,823	10.22%
2009	\$538,027,325	\$74,600	\$33,022	16,293	1,593	9.78%
2010	\$523,635,907	\$77,600	\$33,627	15,572	1,338	8.59%
2011	\$533,528,124	\$79,600	\$32,584	16,374	1,250	7.63%
2012	\$547,705,880	\$81,700	\$33,417	16,390	1,248	7.61%
2013	\$565,115,255	\$83,200	\$34,342	16,455	1,255	7.63%

2013 PREMIUM RATES

6-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	Total Number of Injuries	Total Injury Rate
2006	\$364,317,113	\$69,400	\$30,599	11,906	1,167	9.80%
2007	\$393,722,084	\$71,800	\$33,000	11,931	1,280	10.73%
2008	\$429,242,066	\$73,300	\$35,218	12,188	1,215	9.97%
2009	\$417,886,398	\$74,600	\$34,337	12,170	1,035	8.50%
2010	\$413,691,358	\$77,600	\$32,937	12,560	890	7.09%
2011	\$434,274,601	\$79,600	\$35,483	12,239	818	6.68%
2012	\$445,814,836	\$81,700	\$36,390	12,251	817	6.67%
2013	\$459,985,502	\$83,200	\$37,398	12,300	821	6.67%

2013 PREMIUM RATES

6-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	Total Number of Injuries	Total Injury Rate
2006	\$378,279,222	\$69,400	\$32,540	11,625	775	6.67%
2007	\$393,490,413	\$71,800	\$33,843	11,627	806	6.93%
2008	\$377,460,979	\$73,300	\$36,000	10,485	665	6.34%
2009	\$357,629,924	\$74,600	\$36,642	9,760	605	6.20%
2010	\$352,492,614	\$77,600	\$34,883	10,105	526	5.21%
2011	\$370,025,116	\$79,600	\$36,680	10,088	463	4.59%
2012	\$379,858,011	\$81,700	\$37,617	10,098	462	4.58%
2013	\$391,932,175	\$83,200	\$38,659	10,138	465	4.59%

2013 PREMIUM RATES

6-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	Total Number of Injuries	Total Injury Rate
2006	\$371,783,729	\$69,400	\$35,041	10,610	691	6.51%
2007	\$386,219,694	\$71,800	\$35,521	10,873	713	6.56%
2008	\$407,074,484	\$73,300	\$40,221	10,121	595	5.88%
2009	\$411,259,019	\$74,600	\$40,478	10,160	547	5.38%
2010	\$430,146,237	\$77,600	\$35,810	12,012	586	4.88%
2011	\$427,922,835	\$79,600	\$40,420	10,587	532	5.03%
2012	\$439,294,280	\$81,700	\$41,453	10,598	531	5.01%
2013	\$453,257,684	\$83,200	\$42,601	10,640	534	5.02%

2013 PREMIUM RATES

6-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	Total Number of Injuries	Total Injury Rate
2006	\$442,794,823	\$69,400	\$27,559	16,067	981	6.11%
2007	\$459,359,425	\$71,800	\$30,720	14,953	919	6.15%
2008	\$453,165,811	\$73,300	\$28,622	15,833	800	5.05%
2009	\$470,804,522	\$74,600	\$30,518	15,427	740	4.80%
2010	\$487,859,458	\$77,600	\$30,936	15,770	662	4.20%
2011	\$513,363,015	\$79,600	\$30,807	16,664	616	3.70%
2012	\$527,004,913	\$81,700	\$31,594	16,681	615	3.69%
2013	\$543,756,286	\$83,200	\$32,469	16,747	619	3.70%

2013 PREMIUM RATES

6-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	Total Number of Injuries	Total Injury Rate
2006	\$310,249,009	\$69,400	\$36,642	8,467	467	5.52%
2007	\$296,845,531	\$71,800	\$39,883	7,443	377	5.07%
2008	\$290,862,434	\$73,300	\$38,398	7,575	290	3.83%
2009	\$280,198,466	\$74,600	\$37,580	7,456	270	3.62%
2010	\$257,786,782	\$77,600	\$40,744	6,327	237	3.75%
2011	\$267,124,609	\$79,600	\$39,763	6,718	211	3.14%
2012	\$274,223,069	\$81,700	\$40,779	6,725	211	3.14%
2013	\$282,939,521	\$83,200	\$41,908	6,751	212	3.14%

2013 PREMIUM RATES

6-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	Total Number of Injuries	Total Injury Rate
2006	\$818,137,371	\$69,400	\$34,422	23,768	1,549	6.52%
2007	\$841,989,758	\$71,800	\$33,959	24,794	1,511	6.09%
2008	\$868,845,426	\$73,300	\$35,160	24,711	1,398	5.66%
2009	\$835,418,932	\$74,600	\$35,861	23,296	1,191	5.11%
2010	\$838,499,604	\$77,600	\$34,472	24,324	1,054	4.33%
2011	\$819,848,814	\$79,600	\$35,024	23,408	944	4.03%
2012	\$841,635,139	\$81,700	\$35,919	23,431	943	4.02%
2013	\$868,387,347	\$83,200	\$36,914	23,524	948	4.03%

2013 PREMIUM RATES

6-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	Total Number of Injuries	Total Injury Rate
2006	\$594,424,626	\$69,400	\$42,000	14,153	753	5.32%
2007	\$570,354,574	\$71,800	\$42,720	13,351	697	5.22%
2008	\$562,699,616	\$73,300	\$43,341	12,983	609	4.69%
2009	\$560,230,056	\$74,600	\$44,318	12,641	569	4.50%
2010	\$577,006,312	\$77,600	\$44,615	12,933	509	3.94%
2011	\$598,703,042	\$79,600	\$42,979	13,930	479	3.44%
2012	\$614,612,730	\$81,700	\$44,078	13,944	478	3.43%
2013	\$634,148,805	\$83,200	\$45,299	13,999	481	3.44%

2013 PREMIUM RATES

6-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	Total Number of Injuries	Total Injury Rate
2006	\$318,123,537	\$69,400	\$44,449	7,157	426	5.95%
2007	\$331,679,012	\$71,800	\$46,480	7,136	398	5.58%
2008	\$348,264,075	\$73,300	\$50,081	6,954	395	5.68%
2009	\$348,296,059	\$74,600	\$45,316	7,686	343	4.46%
2010	\$336,059,980	\$77,600	\$49,669	6,766	342	5.05%
2011	\$379,246,939	\$79,600	\$44,160	8,588	273	3.18%
2012	\$389,324,891	\$81,700	\$45,289	8,597	273	3.18%
2013	\$401,699,968	\$83,200	\$46,543	8,631	274	3.17%

2013 PREMIUM RATES

6-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	Total Number of Injuries	Total Injury Rate
2006	\$302,484,521	\$69,400	\$44,660	6,773	691	10.20%
2007	\$310,298,555	\$71,800	\$41,740	7,434	604	8.12%
2008	\$318,470,522	\$73,300	\$50,343	6,326	602	9.52%
2009	\$315,974,910	\$74,600	\$49,417	6,394	492	7.69%
2010	\$309,624,537	\$77,600	\$48,093	6,438	397	6.17%
2011	\$332,579,520	\$79,600	\$48,116	6,912	428	6.19%
2012	\$341,417,351	\$81,700	\$49,346	6,919	427	6.17%
2013	\$352,269,640	\$83,200	\$50,713	6,946	430	6.19%

2013 PREMIUM RATES

6-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	Total Number of Injuries	Total Injury Rate
2006	\$433,668,675	\$69,400	\$40,674	10,662	1,312	12.31%
2007	\$396,803,034	\$71,800	\$39,581	10,025	1,058	10.55%
2008	\$358,880,217	\$73,300	\$40,639	8,831	895	10.13%
2009	\$269,800,899	\$74,600	\$39,549	6,822	632	9.26%
2010	\$267,528,670	\$77,600	\$39,740	6,732	605	8.99%
2011	\$280,608,149	\$79,600	\$42,478	6,606	578	8.75%
2012	\$293,837,175	\$81,700	\$44,084	6,665	582	8.73%
2013	\$307,512,428	\$83,200	\$45,545	6,752	590	8.74%

2013 PREMIUM RATES
6-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	Total Number of Injuries	Total Injury Rate
2006	\$258,731,750	\$69,400	\$33,124	7,811	442	5.66%
2007	\$249,684,454	\$71,800	\$33,176	7,526	381	5.06%
2008	\$224,755,850	\$73,300	\$34,701	6,477	334	5.16%
2009	\$183,572,655	\$74,600	\$39,402	4,659	251	5.39%
2010	\$192,429,716	\$77,600	\$39,676	4,850	317	6.54%
2011	\$208,302,388	\$79,600	\$39,140	5,322	356	6.69%
2012	\$221,445,828	\$81,700	\$40,714	5,439	363	6.67%
2013	\$231,732,734	\$83,200	\$41,853	5,537	370	6.68%

2013 PREMIUM RATES

6-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	Total Number of Injuries	Total Injury Rate
2006	\$223,272,585	\$69,400	\$36,680	6,087	441	7.24%
2007	\$218,952,537	\$71,800	\$41,721	5,248	336	6.40%
2008	\$205,955,228	\$73,300	\$38,918	5,292	350	6.61%
2009	\$184,467,064	\$74,600	\$41,222	4,475	256	5.72%
2010	\$190,061,747	\$77,600	\$37,107	5,122	265	5.17%
2011	\$201,389,130	\$79,600	\$43,337	4,647	269	5.79%
2012	\$214,096,358	\$81,700	\$45,080	4,749	274	5.77%
2013	\$224,041,856	\$83,200	\$46,342	4,835	280	5.79%

2013 PREMIUM RATES

6-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	Total Number of Injuries	Total Injury Rate
2006	\$1,138,910,757	\$69,400	\$30,421	37,438	2,870	7.67%
2007	\$1,093,066,111	\$71,800	\$31,620	34,569	2,557	7.40%
2008	\$1,035,554,392	\$73,300	\$32,321	32,040	2,144	6.69%
2009	\$903,009,473	\$74,600	\$33,898	26,639	1,583	5.94%
2010	\$903,056,202	\$77,600	\$34,001	26,560	1,398	5.26%
2011	\$924,987,852	\$79,600	\$34,563	26,762	1,290	4.82%
2012	\$983,352,628	\$81,700	\$35,954	27,351	1,315	4.81%
2013	\$1,029,032,674	\$83,200	\$36,960	27,842	1,341	4.82%

2013 PREMIUM RATES

6-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	Total Number of Injuries	Total Injury Rate
2006	\$370,419,777	\$69,400	\$28,276	13,100	772	5.89%
2007	\$340,817,392	\$71,800	\$27,474	12,405	639	5.15%
2008	\$319,568,202	\$73,300	\$27,440	11,646	512	4.40%
2009	\$270,257,919	\$74,600	\$27,080	9,980	358	3.59%
2010	\$264,130,105	\$77,600	\$28,340	9,320	349	3.74%
2011	\$268,239,813	\$79,600	\$31,205	8,596	321	3.73%
2012	\$280,885,745	\$81,700	\$32,385	8,673	323	3.72%
2013	\$293,958,236	\$83,200	\$33,458	8,786	328	3.73%

2013 PREMIUM RATES

6-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	Total Number of Injuries	Total Injury Rate
2006	\$451,385,657	\$69,400	\$26,640	16,944	480	2.83%
2007	\$428,103,502	\$71,800	\$30,180	14,185	434	3.06%
2008	\$379,702,490	\$73,300	\$31,057	12,226	300	2.45%
2009	\$322,662,797	\$74,600	\$36,116	8,934	283	3.17%
2010	\$319,722,647	\$77,600	\$32,648	9,793	218	2.23%
2011	\$315,508,966	\$79,600	\$38,561	8,182	225	2.75%
2012	\$330,383,360	\$81,700	\$40,019	8,256	227	2.75%
2013	\$345,759,483	\$83,200	\$41,346	8,363	230	2.75%

2013 PREMIUM RATES

6-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	Total Number of Injuries	Total Injury Rate
2006	\$317,505,853	\$69,400	\$32,598	9,740	1,334	13.70%
2007	\$313,719,704	\$71,800	\$33,318	9,416	1,083	11.50%
2008	\$307,027,642	\$73,300	\$34,618	8,869	1,080	12.18%
2009	\$252,842,643	\$74,600	\$33,605	7,524	759	10.09%
2010	\$255,606,706	\$77,600	\$34,848	7,335	698	9.52%
2011	\$249,236,965	\$79,600	\$36,723	6,787	657	9.68%
2012	\$260,987,024	\$81,700	\$38,111	6,848	661	9.65%
2013	\$273,133,424	\$83,200	\$39,374	6,937	671	9.67%

2013 PREMIUM RATES

6-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	Total Number of Injuries	Total Injury Rate
2006	\$368,873,530	\$69,400	\$33,543	10,997	939	8.54%
2007	\$363,247,439	\$71,800	\$33,980	10,690	803	7.51%
2008	\$346,416,697	\$73,300	\$33,701	10,279	591	5.75%
2009	\$305,416,009	\$74,600	\$35,721	8,550	480	5.61%
2010	\$309,417,578	\$77,600	\$34,766	8,900	486	5.46%
2011	\$300,136,179	\$79,600	\$35,132	8,543	451	5.28%
2012	\$314,285,837	\$81,700	\$36,461	8,620	454	5.27%
2013	\$328,912,776	\$83,200	\$37,669	8,732	461	5.28%

2013 PREMIUM RATES

6-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	Total Number of Injuries	Total Injury Rate
2006	\$71,081,081	\$69,400	\$28,766	2,471	365	14.77%
2007	\$71,027,586	\$71,800	\$28,197	2,519	318	12.62%
2008	\$70,319,020	\$73,300	\$30,627	2,296	287	12.50%
2009	\$60,588,413	\$74,600	\$30,616	1,979	229	11.57%
2010	\$61,938,110	\$77,600	\$30,617	2,023	252	12.46%
2011	\$66,400,158	\$79,600	\$35,114	1,891	302	15.97%
2012	\$69,530,535	\$81,700	\$36,441	1,908	304	15.93%
2013	\$72,766,504	\$83,200	\$37,649	1,933	308	15.94%

2013 PREMIUM RATES

6-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	Total Number of Injuries	Total Injury Rate
2006	\$112,457,176	\$69,400	\$30,980	3,630	150	4.13%
2007	\$104,667,901	\$71,800	\$33,376	3,136	144	4.59%
2008	\$94,159,128	\$73,300	\$33,378	2,821	99	3.51%
2009	\$85,894,972	\$74,600	\$33,764	2,544	69	2.71%
2010	\$87,635,393	\$77,600	\$32,639	2,685	62	2.31%
2011	\$83,039,383	\$79,600	\$38,803	2,140	61	2.85%
2012	\$86,954,202	\$81,700	\$40,271	2,159	61	2.83%
2013	\$91,001,072	\$83,200	\$41,605	2,187	62	2.83%

2013 PREMIUM RATES

6-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	Total Number of Injuries	Total Injury Rate
2006	\$410,183,773	\$69,400	\$34,242	11,979	755	6.30%
2007	\$403,746,776	\$71,800	\$36,181	11,159	770	6.90%
2008	\$392,497,746	\$73,300	\$37,278	10,529	602	5.72%
2009	\$338,350,034	\$74,600	\$37,141	9,110	386	4.24%
2010	\$339,775,587	\$77,600	\$38,401	8,848	355	4.01%
2011	\$352,774,208	\$79,600	\$36,583	9,643	357	3.70%
2012	\$369,405,440	\$81,700	\$37,967	9,730	359	3.69%
2013	\$386,597,660	\$83,200	\$39,225	9,856	365	3.70%

2013 PREMIUM RATES

6-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	Total Number of Injuries	Total Injury Rate
2006	\$455,560,662	\$69,400	\$34,084	13,366	1,286	9.62%
2007	\$453,408,909	\$71,800	\$35,224	12,872	1,097	8.52%
2008	\$444,634,651	\$73,300	\$36,377	12,223	923	7.55%
2009	\$365,833,679	\$74,600	\$38,582	9,482	721	7.60%
2010	\$344,537,075	\$77,600	\$36,912	9,334	620	6.64%
2011	\$351,074,062	\$79,600	\$38,699	9,072	586	6.46%
2012	\$367,625,142	\$81,700	\$40,162	9,154	590	6.45%
2013	\$384,734,506	\$83,200	\$41,493	9,272	598	6.45%

2013 PREMIUM RATES

6-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	Total Number of Injuries	Total Injury Rate
2006	\$149,521,471	\$69,400	\$32,711	4,571	360	7.88%
2007	\$146,844,399	\$71,800	\$35,763	4,106	323	7.87%
2008	\$138,245,443	\$73,300	\$33,522	4,124	264	6.40%
2009	\$112,001,610	\$74,600	\$33,564	3,337	182	5.45%
2010	\$104,734,671	\$77,600	\$35,181	2,977	155	5.21%
2011	\$103,640,512	\$79,600	\$33,239	3,118	149	4.78%
2012	\$108,526,553	\$81,700	\$34,496	3,146	150	4.77%
2013	\$113,577,405	\$83,200	\$35,639	3,187	152	4.77%

2013 PREMIUM RATES

6-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	Total Number of Injuries	Total Injury Rate
2006	\$1,338,297,213	\$69,400	\$36,079	37,094	1,530	4.12%
2007	\$1,360,655,524	\$71,800	\$37,238	36,539	1,308	3.58%
2008	\$1,349,966,581	\$73,300	\$37,819	35,695	1,204	3.37%
2009	\$1,240,386,913	\$74,600	\$37,658	32,938	938	2.85%
2010	\$1,189,423,841	\$77,600	\$39,092	30,426	827	2.72%
2011	\$1,149,911,791	\$79,600	\$38,802	29,635	808	2.73%
2012	\$1,204,123,378	\$81,700	\$40,270	29,902	813	2.72%
2013	\$1,260,163,574	\$83,200	\$41,604	30,289	825	2.72%

2013 PREMIUM RATES

6-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	Total Number of Injuries	Total Injury Rate
2006	\$1,277,977,211	\$69,400	\$31,501	40,570	524	1.29%
2007	\$1,314,243,416	\$71,800	\$33,099	39,707	475	1.20%
2008	\$1,358,492,849	\$73,300	\$36,820	36,896	488	1.32%
2009	\$1,309,492,604	\$74,600	\$37,479	34,939	391	1.12%
2010	\$1,281,874,916	\$77,600	\$37,165	34,491	365	1.06%
2011	\$1,334,059,756	\$79,600	\$36,342	36,708	328	0.89%
2012	\$1,396,952,837	\$81,700	\$37,717	37,038	330	0.89%
2013	\$1,461,967,364	\$83,200	\$38,967	37,519	335	0.89%

2013 PREMIUM RATES

6-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	Total Number of Injuries	Total Injury Rate
2006	\$216,413,067	\$69,400	\$35,818	6,042	292	4.83%
2007	\$204,601,977	\$71,800	\$40,324	5,074	298	5.87%
2008	\$196,261,002	\$73,300	\$41,740	4,702	282	6.00%
2009	\$182,682,788	\$74,600	\$42,122	4,337	224	5.16%
2010	\$177,543,191	\$77,600	\$40,250	4,411	175	3.97%
2011	\$171,475,758	\$79,600	\$40,083	4,278	124	2.90%
2012	\$179,559,833	\$81,700	\$41,599	4,316	125	2.90%
2013	\$187,916,592	\$83,200	\$42,977	4,372	127	2.90%

2013 PREMIUM RATES

6-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	Total Number of Injuries	Total Injury Rate
2006	\$280,741,012	\$69,400	\$36,660	7,658	567	7.40%
2007	\$253,492,261	\$71,800	\$37,060	6,840	494	7.22%
2008	\$230,467,497	\$73,300	\$37,640	6,123	363	5.93%
2009	\$203,115,632	\$74,600	\$40,397	5,028	296	5.89%
2010	\$197,680,961	\$77,600	\$40,253	4,911	231	4.70%
2011	\$188,112,293	\$79,600	\$46,253	4,067	225	5.53%
2012	\$196,980,683	\$81,700	\$48,002	4,104	227	5.53%
2013	\$206,148,212	\$83,200	\$49,593	4,157	230	5.53%

2013 PREMIUM RATES

6-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	Total Number of Injuries	Total Injury Rate
2006	\$1,513,174,514	\$69,400	\$53,741	28,157	2,714	9.64%
2007	\$1,458,126,894	\$71,800	\$56,482	25,816	2,385	9.24%
2008	\$1,450,598,346	\$73,300	\$57,160	25,378	1,973	7.77%
2009	\$1,170,787,020	\$74,600	\$57,882	20,227	1,363	6.74%
2010	\$1,177,007,172	\$77,600	\$55,915	21,050	1,414	6.72%
2011	\$1,232,986,409	\$79,600	\$57,993	21,261	1,335	6.28%
2012	\$1,281,122,008	\$81,700	\$60,197	21,282	1,333	6.26%
2013	\$1,353,630,315	\$83,200	\$62,543	21,643	1,358	6.27%

2013 PREMIUM RATES

6-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	Total Number of Injuries	Total Injury Rate
2006	\$151,730,592	\$69,400	\$42,101	3,604	768	21.31%
2007	\$122,162,842	\$71,800	\$41,722	2,928	573	19.57%
2008	\$117,305,183	\$73,300	\$41,820	2,805	556	19.82%
2009	\$87,369,967	\$74,600	\$41,486	2,106	295	14.01%
2010	\$90,257,285	\$77,600	\$43,921	2,055	344	16.74%
2011	\$105,392,389	\$79,600	\$40,582	2,597	350	13.48%
2012	\$109,506,892	\$81,700	\$42,125	2,600	350	13.46%
2013	\$115,704,708	\$83,200	\$43,766	2,644	356	13.47%

2013 PREMIUM RATES

6-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	Total Number of Injuries	Total Injury Rate
2006	\$8,589,693,004	\$69,400	\$47,874	179,423	20,855	11.62%
2007	\$8,236,190,279	\$71,800	\$49,421	166,654	17,619	10.57%
2008	\$7,106,460,271	\$73,300	\$50,440	140,890	13,902	9.87%
2009	\$5,194,273,139	\$74,600	\$50,096	103,687	8,901	8.58%
2010	\$5,563,717,249	\$77,600	\$49,121	113,265	9,778	8.63%
2011	\$5,990,633,765	\$79,600	\$48,292	124,050	10,109	8.15%
2012	\$6,103,440,642	\$81,700	\$47,675	128,022	10,412	8.13%
2013	\$6,341,730,755	\$83,200	\$49,422	128,319	10,450	8.14%

* Experience for rate groups 361, 390, 419, 421, 424 and 425 has been combined in order to determine a common 2013 Premium Rate.

2013 PREMIUM RATES

6-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	Total Number of Injuries	Total Injury Rate
2006	\$472,719,454	\$69,400	\$32,960	14,342	1,464	10.21%
2007	\$476,930,062	\$71,800	\$32,840	14,523	1,384	9.53%
2008	\$475,875,305	\$73,300	\$35,102	13,557	1,248	9.21%
2009	\$451,653,427	\$74,600	\$34,979	12,912	910	7.05%
2010	\$446,863,054	\$77,600	\$33,217	13,453	829	6.16%
2011	\$426,521,681	\$79,600	\$36,359	11,731	807	6.88%
2012	\$446,629,673	\$81,700	\$37,733	11,837	812	6.86%
2013	\$467,415,927	\$83,200	\$38,984	11,990	824	6.87%

2013 PREMIUM RATES

6-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	Total Number of Injuries	Total Injury Rate
2006	\$511,609,016	\$69,400	\$38,283	13,364	2,105	15.75%
2007	\$558,172,742	\$71,800	\$40,524	13,774	2,041	14.82%
2008	\$572,522,115	\$73,300	\$41,922	13,657	1,981	14.51%
2009	\$503,927,935	\$74,600	\$42,626	11,822	1,480	12.52%
2010	\$503,878,669	\$77,600	\$42,840	11,762	1,455	12.37%
2011	\$559,295,709	\$79,600	\$43,579	12,834	1,571	12.24%
2012	\$585,663,217	\$81,700	\$45,227	12,949	1,582	12.22%
2013	\$612,920,126	\$83,200	\$46,726	13,117	1,604	12.23%

2013 PREMIUM RATES

6-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	Total Number of Injuries	Total Injury Rate
2006	\$369,915,455	\$69,400	\$34,520	10,716	1,134	10.58%
2007	\$348,189,217	\$71,800	\$36,421	9,560	853	8.92%
2008	\$318,601,517	\$73,300	\$36,604	8,704	726	8.34%
2009	\$243,534,685	\$74,600	\$38,017	6,406	458	7.15%
2010	\$243,060,186	\$77,600	\$37,872	6,418	506	7.88%
2011	\$256,813,346	\$79,600	\$39,220	6,548	461	7.04%
2012	\$268,920,587	\$81,700	\$40,703	6,607	464	7.02%
2013	\$281,436,216	\$83,200	\$42,052	6,693	471	7.04%

2013 PREMIUM RATES

6-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	Total Number of Injuries	Total Injury Rate
2006	\$212,720,031	\$69,400	\$33,797	6,294	388	6.16%
2007	\$207,292,377	\$71,800	\$35,882	5,777	341	5.90%
2008	\$193,849,487	\$73,300	\$37,861	5,120	270	5.27%
2009	\$163,844,465	\$74,600	\$36,605	4,476	200	4.47%
2010	\$171,993,223	\$77,600	\$35,477	4,848	220	4.54%
2011	\$194,444,696	\$79,600	\$39,465	4,927	243	4.93%
2012	\$203,611,621	\$81,700	\$40,957	4,971	245	4.93%
2013	\$213,087,755	\$83,200	\$42,315	5,036	248	4.92%

2013 PREMIUM RATES

6-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	Total Number of Injuries	Total Injury Rate
2006	\$785,190,057	\$69,400	\$47,778	16,434	2,009	12.22%
2007	\$686,067,991	\$71,800	\$48,837	14,048	1,424	10.14%
2008	\$627,520,827	\$73,300	\$48,781	12,864	1,172	9.11%
2009	\$529,077,233	\$74,600	\$45,681	11,582	914	7.89%
2010	\$548,815,130	\$77,600	\$46,992	11,679	925	7.92%
2011	\$567,524,793	\$79,600	\$48,677	11,659	958	8.22%
2012	\$594,280,254	\$81,700	\$50,517	11,764	964	8.19%
2013	\$621,938,202	\$83,200	\$52,192	11,916	978	8.21%

2013 PREMIUM RATES

6-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	Total Number of Injuries	Total Injury Rate
2006	\$259,190,219	\$69,400	\$36,480	7,105	859	12.09%
2007	\$249,281,902	\$71,800	\$33,641	7,410	680	9.18%
2008	\$235,627,229	\$73,300	\$35,620	6,615	637	9.63%
2009	\$211,153,867	\$74,600	\$37,359	5,652	503	8.90%
2010	\$191,561,288	\$77,600	\$38,366	4,993	367	7.35%
2011	\$208,943,789	\$79,600	\$39,882	5,239	338	6.45%
2012	\$218,794,261	\$81,700	\$41,390	5,286	340	6.43%
2013	\$228,977,000	\$83,200	\$42,762	5,355	345	6.44%

2013 PREMIUM RATES

6-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	Total Number of Injuries	Total Injury Rate
2006	\$1,046,637,395	\$69,400	\$39,499	26,498	2,367	8.93%
2007	\$1,010,479,585	\$71,800	\$40,842	24,741	2,005	8.10%
2008	\$947,589,862	\$73,300	\$44,019	21,527	1,687	7.84%
2009	\$727,225,325	\$74,600	\$44,163	16,467	1,087	6.60%
2010	\$811,574,637	\$77,600	\$44,196	18,363	1,149	6.26%
2011	\$924,907,991	\$79,600	\$42,577	21,723	1,410	6.49%
2012	\$968,511,970	\$81,700	\$44,187	21,918	1,420	6.48%
2013	\$1,013,586,754	\$83,200	\$45,652	22,203	1,440	6.49%

2013 PREMIUM RATES

6-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	Total Number of Injuries	Total Injury Rate
2006	\$980,695,539	\$69,400	\$37,800	25,944	2,845	10.97%
2007	\$950,806,628	\$71,800	\$39,179	24,268	2,559	10.54%
2008	\$927,704,397	\$73,300	\$40,319	23,009	2,282	9.92%
2009	\$785,272,364	\$74,600	\$40,279	19,496	1,466	7.52%
2010	\$775,082,580	\$77,600	\$40,802	18,996	1,398	7.36%
2011	\$830,853,777	\$79,600	\$41,760	19,896	1,526	7.67%
2012	\$870,023,652	\$81,700	\$43,339	20,075	1,536	7.65%
2013	\$910,514,765	\$83,200	\$44,775	20,335	1,559	7.67%

2013 PREMIUM RATES

6-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	Total Number of Injuries	Total Injury Rate
2006	\$140,250,416	\$69,400	\$42,877	3,271	327	10.00%
2007	\$124,563,658	\$71,800	\$38,245	3,257	265	8.14%
2008	\$111,768,723	\$73,300	\$47,501	2,353	192	8.16%
2009	\$95,797,162	\$74,600	\$45,445	2,108	141	6.69%
2010	\$81,448,891	\$77,600	\$38,601	2,110	121	5.73%
2011	\$79,010,287	\$79,600	\$42,685	1,851	121	6.54%
2012	\$82,735,158	\$81,700	\$44,299	1,868	122	6.53%
2013	\$86,585,672	\$83,200	\$45,767	1,892	124	6.55%

2013 PREMIUM RATES

6-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	Total Number of Injuries	Total Injury Rate
2006	\$8,589,693,004	\$69,400	\$47,874	179,423	20,855	11.62%
2007	\$8,236,190,279	\$71,800	\$49,421	166,654	17,619	10.57%
2008	\$7,106,460,271	\$73,300	\$50,440	140,890	13,902	9.87%
2009	\$5,194,273,139	\$74,600	\$50,096	103,687	8,901	8.58%
2010	\$5,563,717,249	\$77,600	\$49,121	113,265	9,778	8.63%
2011	\$5,990,633,765	\$79,600	\$48,292	124,050	10,109	8.15%
2012	\$6,103,440,642	\$81,700	\$47,675	128,022	10,412	8.13%
2013	\$6,341,730,755	\$83,200	\$49,422	128,319	10,450	8.14%

* Experience for rate groups 361, 390, 419, 421, 424 and 425 has been combined in order to determine a common 2013 Premium Rate.

2013 PREMIUM RATES

6-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	Total Number of Injuries	Total Injury Rate
2006	\$242,013,647	\$69,400	\$34,658	6,983	529	7.58%
2007	\$221,418,321	\$71,800	\$35,880	6,171	500	8.10%
2008	\$206,667,059	\$73,300	\$38,600	5,354	449	8.39%
2009	\$160,362,537	\$74,600	\$39,276	4,083	255	6.25%
2010	\$163,341,847	\$77,600	\$39,030	4,185	259	6.19%
2011	\$174,627,149	\$79,600	\$34,545	5,055	274	5.42%
2012	\$182,859,793	\$81,700	\$35,852	5,100	276	5.41%
2013	\$191,370,132	\$83,200	\$37,040	5,167	280	5.42%

2013 PREMIUM RATES

6-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	Total Number of Injuries	Total Injury Rate
2006	\$301,117,949	\$69,400	\$40,576	7,421	538	7.25%
2007	\$300,354,045	\$71,800	\$43,185	6,955	540	7.76%
2008	\$316,582,796	\$73,300	\$42,420	7,463	417	5.59%
2009	\$288,633,136	\$74,600	\$42,241	6,833	368	5.39%
2010	\$267,057,695	\$77,600	\$41,565	6,425	297	4.62%
2011	\$286,231,444	\$79,600	\$43,954	6,512	341	5.24%
2012	\$299,725,575	\$81,700	\$45,616	6,571	343	5.22%
2013	\$313,674,876	\$83,200	\$47,128	6,656	348	5.23%

2013 PREMIUM RATES

6-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	Total Number of Injuries	Total Injury Rate
2006	\$1,211,751,870	\$69,400	\$43,080	28,128	1,848	6.57%
2007	\$1,188,747,674	\$71,800	\$43,459	27,353	1,531	5.60%
2008	\$1,160,098,495	\$73,300	\$44,819	25,884	1,403	5.42%
2009	\$952,001,827	\$74,600	\$45,897	20,742	904	4.36%
2010	\$968,543,179	\$77,600	\$43,512	22,259	871	3.91%
2011	\$1,053,204,596	\$79,600	\$46,440	22,679	941	4.15%
2012	\$1,102,857,006	\$81,700	\$48,196	22,883	947	4.14%
2013	\$1,154,184,240	\$83,200	\$49,793	23,180	961	4.15%

2013 PREMIUM RATES

6-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	Total Number of Injuries	Total Injury Rate
2006	\$222,306,616	\$69,400	\$56,081	3,964	531	13.40%
2007	\$243,906,783	\$71,800	\$58,393	4,177	490	11.73%
2008	\$252,592,692	\$73,300	\$59,518	4,244	444	10.46%
2009	\$239,800,965	\$74,600	\$61,932	3,872	347	8.96%
2010	\$248,647,405	\$77,600	\$54,998	4,521	353	7.81%
2011	\$280,972,378	\$79,600	\$56,819	4,945	392	7.93%
2012	\$294,218,575	\$81,700	\$58,968	4,989	395	7.92%
2013	\$307,911,580	\$83,200	\$60,922	5,054	400	7.91%

2013 PREMIUM RATES

6-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	Total Number of Injuries	Total Injury Rate
2006	\$170,145,341	\$69,400	\$43,316	3,928	360	9.16%
2007	\$178,848,238	\$71,800	\$44,204	4,046	389	9.61%
2008	\$193,235,358	\$73,300	\$46,440	4,161	310	7.45%
2009	\$183,747,633	\$74,600	\$48,342	3,801	209	5.50%
2010	\$168,043,921	\$77,600	\$46,731	3,596	205	5.70%
2011	\$186,359,368	\$79,600	\$48,493	3,843	222	5.78%
2012	\$195,145,117	\$81,700	\$50,327	3,878	224	5.78%
2013	\$204,227,219	\$83,200	\$51,995	3,928	227	5.78%

2013 PREMIUM RATES

6-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	Total Number of Injuries	Total Injury Rate
2006	\$755,334,539	\$69,400	\$40,922	18,458	2,342	12.69%
2007	\$774,623,596	\$71,800	\$43,399	17,849	2,249	12.60%
2008	\$787,801,912	\$73,300	\$45,002	17,506	2,030	11.60%
2009	\$617,234,289	\$74,600	\$44,981	13,722	1,134	8.26%
2010	\$581,111,439	\$77,600	\$42,785	13,582	1,036	7.63%
2011	\$678,818,400	\$79,600	\$44,301	15,323	1,305	8.52%
2012	\$710,820,701	\$81,700	\$45,976	15,461	1,314	8.50%
2013	\$743,902,470	\$83,200	\$47,499	15,661	1,333	8.51%

2013 PREMIUM RATES

6-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	Total Number of Injuries	Total Injury Rate
2006	\$660,390,711	\$69,400	\$45,759	14,432	825	5.72%
2007	\$719,135,747	\$71,800	\$49,041	14,664	915	6.24%
2008	\$784,676,735	\$73,300	\$52,879	14,839	913	6.15%
2009	\$779,329,593	\$74,600	\$55,342	14,082	732	5.20%
2010	\$743,941,344	\$77,600	\$54,223	13,720	591	4.31%
2011	\$766,224,993	\$79,600	\$54,994	13,933	534	3.83%
2012	\$802,348,001	\$81,700	\$57,073	14,058	538	3.83%
2013	\$839,689,473	\$83,200	\$58,964	14,241	545	3.83%

2013 PREMIUM RATES

6-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	Total Number of Injuries	Total Injury Rate
2006	\$8,589,693,004	\$69,400	\$47,874	179,423	20,855	11.62%
2007	\$8,236,190,279	\$71,800	\$49,421	166,654	17,619	10.57%
2008	\$7,106,460,271	\$73,300	\$50,440	140,890	13,902	9.87%
2009	\$5,194,273,139	\$74,600	\$50,096	103,687	8,901	8.58%
2010	\$5,563,717,249	\$77,600	\$49,121	113,265	9,778	8.63%
2011	\$5,990,633,765	\$79,600	\$48,292	124,050	10,109	8.15%
2012	\$6,103,440,642	\$81,700	\$47,675	128,022	10,412	8.13%
2013	\$6,341,730,755	\$83,200	\$49,422	128,319	10,450	8.14%

* Experience for rate groups 361, 390, 419, 421, 424 and 425 has been combined in order to determine a common 2013 Premium Rate.

2013 PREMIUM RATES

6-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	Total Number of Injuries	Total Injury Rate
2006	\$811,738,435	\$69,400	\$52,303	15,520	1,037	6.68%
2007	\$776,742,676	\$71,800	\$50,402	15,411	892	5.79%
2008	\$664,994,761	\$73,300	\$54,759	12,144	721	5.94%
2009	\$536,356,453	\$74,600	\$58,541	9,162	466	5.09%
2010	\$548,091,866	\$77,600	\$57,368	9,554	537	5.62%
2011	\$556,497,514	\$79,600	\$55,417	10,042	520	5.18%
2012	\$565,645,543	\$81,700	\$54,423	10,393	537	5.17%
2013	\$586,972,444	\$83,200	\$56,421	10,403	538	5.17%

2013 PREMIUM RATES

6-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	Total Number of Injuries	Total Injury Rate
2006	\$8,589,693,004	\$69,400	\$47,874	179,423	20,855	11.62%
2007	\$8,236,190,279	\$71,800	\$49,421	166,654	17,619	10.57%
2008	\$7,106,460,271	\$73,300	\$50,440	140,890	13,902	9.87%
2009	\$5,194,273,139	\$74,600	\$50,096	103,687	8,901	8.58%
2010	\$5,563,717,249	\$77,600	\$49,121	113,265	9,778	8.63%
2011	\$5,990,633,765	\$79,600	\$48,292	124,050	10,109	8.15%
2012	\$6,103,440,642	\$81,700	\$47,675	128,022	10,412	8.13%
2013	\$6,341,730,755	\$83,200	\$49,422	128,319	10,450	8.14%

* Experience for rate groups 361, 390, 419, 421, 424 and 425 has been combined in order to determine a common 2013 Premium Rate.

2013 PREMIUM RATES

6-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	Total Number of Injuries	Total Injury Rate
2006	\$8,589,693,004	\$69,400	\$47,874	179,423	20,855	11.62%
2007	\$8,236,190,279	\$71,800	\$49,421	166,654	17,619	10.57%
2008	\$7,106,460,271	\$73,300	\$50,440	140,890	13,902	9.87%
2009	\$5,194,273,139	\$74,600	\$50,096	103,687	8,901	8.58%
2010	\$5,563,717,249	\$77,600	\$49,121	113,265	9,778	8.63%
2011	\$5,990,633,765	\$79,600	\$48,292	124,050	10,109	8.15%
2012	\$6,103,440,642	\$81,700	\$47,675	128,022	10,412	8.13%
2013	\$6,341,730,755	\$83,200	\$49,422	128,319	10,450	8.14%

* Experience for rate groups 361, 390, 419, 421, 424 and 425 has been combined in order to determine a common 2013 Premium Rate.

2013 PREMIUM RATES

6-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	Total Number of Injuries	Total Injury Rate
2006	\$8,589,693,004	\$69,400	\$47,874	179,423	20,855	11.62%
2007	\$8,236,190,279	\$71,800	\$49,421	166,654	17,619	10.57%
2008	\$7,106,460,271	\$73,300	\$50,440	140,890	13,902	9.87%
2009	\$5,194,273,139	\$74,600	\$50,096	103,687	8,901	8.58%
2010	\$5,563,717,249	\$77,600	\$49,121	113,265	9,778	8.63%
2011	\$5,990,633,765	\$79,600	\$48,292	124,050	10,109	8.15%
2012	\$6,103,440,642	\$81,700	\$47,675	128,022	10,412	8.13%
2013	\$6,341,730,755	\$83,200	\$49,422	128,319	10,450	8.14%

* Experience for rate groups 361, 390, 419, 421, 424 and 425 has been combined in order to determine a common 2013 Premium Rate.

2013 PREMIUM RATES

6-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	Total Number of Injuries	Total Injury Rate
2006	\$440,892,573	\$69,400	\$44,820	9,837	1,395	14.18%
2007	\$413,953,529	\$71,800	\$50,298	8,230	1,268	15.41%
2008	\$342,338,568	\$73,300	\$50,159	6,825	923	13.52%
2009	\$245,473,412	\$74,600	\$51,985	4,722	653	13.83%
2010	\$277,449,068	\$77,600	\$48,227	5,753	721	12.53%
2011	\$280,916,334	\$79,600	\$45,537	6,169	716	11.61%
2012	\$285,534,200	\$81,700	\$44,720	6,385	739	11.57%
2013	\$296,299,881	\$83,200	\$46,362	6,391	741	11.59%

2013 PREMIUM RATES

6-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	Total Number of Injuries	Total Injury Rate
2006	\$176,849,164	\$69,400	\$38,279	4,620	803	17.38%
2007	\$174,525,097	\$71,800	\$40,020	4,361	716	16.42%
2008	\$174,130,035	\$73,300	\$41,969	4,149	561	13.52%
2009	\$152,835,515	\$74,600	\$43,004	3,554	412	11.59%
2010	\$150,234,332	\$77,600	\$41,330	3,635	388	10.67%
2011	\$166,077,092	\$79,600	\$43,578	3,811	426	11.18%
2012	\$168,807,163	\$81,700	\$42,797	3,944	440	11.16%
2013	\$175,171,809	\$83,200	\$44,368	3,948	441	11.17%

2013 PREMIUM RATES

6-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	Total Number of Injuries	Total Injury Rate
2006	\$383,163,466	\$69,400	\$47,657	8,040	1,052	13.08%
2007	\$372,130,978	\$71,800	\$46,703	7,968	662	8.31%
2008	\$384,052,329	\$73,300	\$48,682	7,889	634	8.04%
2009	\$322,831,103	\$74,600	\$55,279	5,840	407	6.97%
2010	\$344,784,376	\$77,600	\$50,666	6,805	424	6.23%
2011	\$432,933,596	\$79,600	\$53,310	8,121	671	8.26%
2012	\$453,343,872	\$81,700	\$55,326	8,194	676	8.25%
2013	\$474,442,607	\$83,200	\$57,160	8,300	685	8.25%

2013 PREMIUM RATES

6-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	Total Number of Injuries	Total Injury Rate
2006	\$183,942,011	\$69,400	\$34,537	5,326	420	7.89%
2007	\$164,407,583	\$71,800	\$35,062	4,689	336	7.17%
2008	\$153,623,467	\$73,300	\$38,843	3,955	291	7.36%
2009	\$136,087,169	\$74,600	\$33,668	4,042	225	5.57%
2010	\$129,172,990	\$77,600	\$36,854	3,505	204	5.82%
2011	\$121,057,233	\$79,600	\$34,907	3,468	175	5.05%
2012	\$126,764,371	\$81,700	\$36,227	3,499	176	5.03%
2013	\$132,664,016	\$83,200	\$37,427	3,545	179	5.05%

2013 PREMIUM RATES

6-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	Total Number of Injuries	Total Injury Rate
2006	\$206,745,008	\$69,400	\$35,083	5,893	363	6.16%
2007	\$181,822,127	\$71,800	\$37,637	4,831	325	6.73%
2008	\$179,834,388	\$73,300	\$35,802	5,023	251	5.00%
2009	\$157,356,666	\$74,600	\$37,466	4,200	207	4.93%
2010	\$155,260,263	\$77,600	\$38,718	4,010	197	4.91%
2011	\$166,404,172	\$79,600	\$44,517	3,738	205	5.48%
2012	\$174,249,151	\$81,700	\$46,200	3,772	206	5.46%
2013	\$182,358,750	\$83,200	\$47,731	3,821	209	5.47%

2013 PREMIUM RATES

6-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	Total Number of Injuries	Total Injury Rate
2006	\$2,995,956,025	\$69,400	\$32,180	93,101	989	1.06%
2007	\$3,076,721,910	\$71,800	\$33,219	92,618	857	0.93%
2008	\$3,076,669,047	\$73,300	\$38,139	80,669	694	0.86%
2009	\$3,019,227,066	\$74,600	\$39,601	76,242	568	0.74%
2010	\$3,013,823,293	\$77,600	\$37,263	80,879	521	0.64%
2011	\$3,183,256,915	\$79,600	\$36,003	88,417	481	0.54%
2012	\$3,333,328,781	\$81,700	\$37,364	89,212	484	0.54%
2013	\$3,488,462,717	\$83,200	\$38,602	90,369	491	0.54%

2013 PREMIUM RATES

6-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	Total Number of Injuries	Total Injury Rate
2006	\$592,895,790	\$69,400	\$38,380	15,448	640	4.14%
2007	\$612,811,314	\$71,800	\$41,403	14,801	575	3.88%
2008	\$641,552,395	\$73,300	\$43,584	14,720	493	3.35%
2009	\$573,123,626	\$74,600	\$45,039	12,725	386	3.03%
2010	\$549,905,326	\$77,600	\$41,371	13,292	322	2.42%
2011	\$586,477,087	\$79,600	\$47,103	12,451	313	2.51%
2012	\$614,126,037	\$81,700	\$48,884	12,563	315	2.51%
2013	\$642,707,613	\$83,200	\$50,504	12,726	320	2.51%

2013 PREMIUM RATES

6-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	Total Number of Injuries	Total Injury Rate
2006	\$102,846,492	\$69,400	\$38,276	2,687	248	9.23%
2007	\$101,585,148	\$71,800	\$44,225	2,297	221	9.62%
2008	\$98,485,586	\$73,300	\$45,553	2,162	190	8.79%
2009	\$83,063,488	\$74,600	\$46,955	1,769	114	6.44%
2010	\$89,816,354	\$77,600	\$38,074	2,359	117	4.96%
2011	\$95,241,208	\$79,600	\$45,592	2,089	157	7.52%
2012	\$99,731,271	\$81,700	\$47,316	2,108	158	7.50%
2013	\$104,372,789	\$83,200	\$48,884	2,135	160	7.49%

2013 PREMIUM RATES

6-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	Total Number of Injuries	Total Injury Rate
2006	\$212,400,395	\$69,400	\$41,163	5,160	832	16.12%
2007	\$215,777,958	\$71,800	\$40,340	5,349	833	15.57%
2008	\$220,890,475	\$73,300	\$43,525	5,075	684	13.48%
2009	\$200,369,390	\$74,600	\$41,536	4,824	496	10.28%
2010	\$210,916,476	\$77,600	\$45,280	4,658	505	10.84%
2011	\$225,409,888	\$79,600	\$44,822	5,029	506	10.06%
2012	\$236,036,641	\$81,700	\$46,517	5,074	509	10.03%
2013	\$247,021,843	\$83,200	\$48,058	5,140	517	10.06%

2013 PREMIUM RATES

6-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	Total Number of Injuries	Total Injury Rate
2006	\$213,697,620	\$69,400	\$51,136	4,179	404	9.67%
2007	\$227,692,660	\$71,800	\$51,537	4,418	349	7.90%
2008	\$236,395,692	\$73,300	\$51,875	4,557	356	7.81%
2009	\$222,504,473	\$74,600	\$54,926	4,051	287	7.08%
2010	\$242,140,402	\$77,600	\$53,583	4,519	295	6.53%
2011	\$254,520,978	\$79,600	\$51,816	4,912	260	5.29%
2012	\$269,364,506	\$81,700	\$54,295	4,961	262	5.28%
2013	\$278,818,225	\$83,200	\$55,591	5,016	265	5.28%

2013 PREMIUM RATES

6-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	Total Number of Injuries	Total Injury Rate
2006	\$308,793,925	\$69,400	\$42,698	7,232	501	6.93%
2007	\$323,830,792	\$71,800	\$40,960	7,906	498	6.30%
2008	\$333,853,460	\$73,300	\$44,319	7,533	474	6.29%
2009	\$291,790,934	\$74,600	\$46,776	6,238	377	6.04%
2010	\$292,411,249	\$77,600	\$42,116	6,943	389	5.60%
2011	\$295,958,245	\$79,600	\$43,117	6,864	281	4.09%
2012	\$309,910,938	\$81,700	\$44,748	6,926	283	4.09%
2013	\$324,334,269	\$83,200	\$46,231	7,016	287	4.09%

2013 PREMIUM RATES

6-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	Total Number of Injuries	Total Injury Rate
2006	\$208,116,336	\$69,400	\$36,182	5,752	504	8.76%
2007	\$201,649,466	\$71,800	\$40,886	4,932	499	10.12%
2008	\$191,188,842	\$73,300	\$40,056	4,773	406	8.51%
2009	\$147,559,369	\$74,600	\$37,423	3,943	312	7.91%
2010	\$129,546,389	\$77,600	\$37,648	3,441	268	7.79%
2011	\$117,364,878	\$79,600	\$38,380	3,058	200	6.54%
2012	\$122,897,943	\$81,700	\$39,831	3,086	201	6.51%
2013	\$128,617,643	\$83,200	\$41,151	3,126	204	6.53%

2013 PREMIUM RATES

6-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	Total Number of Injuries	Total Injury Rate
2006	\$498,450,234	\$69,400	\$53,140	9,380	252	2.69%
2007	\$501,076,760	\$71,800	\$57,721	8,681	247	2.85%
2008	\$521,371,380	\$73,300	\$53,639	9,720	239	2.46%
2009	\$529,951,503	\$74,600	\$52,017	10,188	209	2.05%
2010	\$514,182,407	\$77,600	\$46,638	11,025	210	1.90%
2011	\$520,232,310	\$79,600	\$55,332	9,402	210	2.23%
2012	\$553,057,868	\$81,700	\$57,558	9,609	214	2.23%
2013	\$578,749,271	\$83,200	\$59,168	9,781	218	2.23%

2013 PREMIUM RATES

6-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	Total Number of Injuries	Total Injury Rate
2006	\$591,150,680	\$69,400	\$39,704	14,889	614	4.12%
2007	\$572,975,767	\$71,800	\$39,840	14,382	584	4.06%
2008	\$546,216,233	\$73,300	\$40,422	13,513	461	3.41%
2009	\$467,625,513	\$74,600	\$43,744	10,690	351	3.28%
2010	\$443,504,582	\$77,600	\$41,488	10,690	295	2.76%
2011	\$443,832,392	\$79,600	\$42,137	10,533	316	3.00%
2012	\$471,837,276	\$81,700	\$43,832	10,765	322	2.99%
2013	\$493,755,709	\$83,200	\$45,059	10,958	329	3.00%

2013 PREMIUM RATES

6-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	Total Number of Injuries	Total Injury Rate
2006	\$1,020,302,178	\$69,400	\$41,780	24,421	727	2.98%
2007	\$1,031,493,978	\$71,800	\$43,780	23,561	754	3.20%
2008	\$1,039,986,043	\$73,300	\$44,520	23,360	746	3.19%
2009	\$1,031,014,664	\$74,600	\$48,559	21,232	608	2.86%
2010	\$1,008,145,072	\$77,600	\$45,400	22,206	575	2.59%
2011	\$998,219,171	\$79,600	\$49,137	20,315	517	2.54%
2012	\$1,061,204,688	\$81,700	\$51,113	20,762	527	2.54%
2013	\$1,110,501,225	\$83,200	\$52,543	21,135	537	2.54%

2013 PREMIUM RATES

6-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	Total Number of Injuries	Total Injury Rate
2006	\$374,119,503	\$69,400	\$32,061	11,669	416	3.57%
2007	\$378,713,127	\$71,800	\$34,959	10,833	394	3.64%
2008	\$367,517,093	\$73,300	\$34,982	10,506	300	2.86%
2009	\$355,505,808	\$74,600	\$32,178	11,048	264	2.39%
2010	\$364,306,999	\$77,600	\$33,943	10,733	246	2.29%
2011	\$381,466,880	\$79,600	\$36,487	10,455	240	2.30%
2012	\$405,536,633	\$81,700	\$37,954	10,685	245	2.29%
2013	\$424,375,178	\$83,200	\$39,016	10,877	249	2.29%

2013 PREMIUM RATES

6-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	Total Number of Injuries	Total Injury Rate
2006	\$582,953,610	\$69,400	\$43,618	13,365	542	4.06%
2007	\$606,767,706	\$71,800	\$45,618	13,301	535	4.02%
2008	\$610,407,026	\$73,300	\$45,778	13,334	496	3.72%
2009	\$575,789,173	\$74,600	\$45,156	12,751	384	3.01%
2010	\$588,739,275	\$77,600	\$45,323	12,990	388	2.99%
2011	\$634,453,024	\$79,600	\$48,358	13,120	401	3.06%
2012	\$674,485,667	\$81,700	\$50,303	13,409	409	3.05%
2013	\$705,817,801	\$83,200	\$51,710	13,650	417	3.06%

2013 PREMIUM RATES

6-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	Total Number of Injuries	Total Injury Rate
2006	\$720,469,411	\$69,400	\$34,578	20,836	452	2.17%
2007	\$762,446,878	\$71,800	\$31,800	23,976	412	1.72%
2008	\$819,522,042	\$73,300	\$35,382	23,162	431	1.86%
2009	\$809,929,051	\$74,600	\$35,740	22,662	326	1.44%
2010	\$834,138,629	\$77,600	\$39,033	21,370	271	1.27%
2011	\$873,626,805	\$79,600	\$37,743	23,147	311	1.34%
2012	\$914,813,177	\$81,700	\$39,170	23,355	313	1.34%
2013	\$957,388,806	\$83,200	\$40,468	23,658	318	1.34%

2013 PREMIUM RATES

6-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	Total Number of Injuries	Total Injury Rate
2006	\$234,495,224	\$69,400	\$35,966	6,520	405	6.21%
2007	\$243,696,109	\$71,800	\$34,769	7,009	377	5.38%
2008	\$252,190,036	\$73,300	\$36,130	6,980	319	4.57%
2009	\$234,989,803	\$74,600	\$36,202	6,491	260	4.01%
2010	\$242,681,584	\$77,600	\$39,764	6,103	206	3.38%
2011	\$257,887,492	\$79,600	\$37,010	6,968	218	3.13%
2012	\$270,045,372	\$81,700	\$38,410	7,031	219	3.11%
2013	\$282,613,350	\$83,200	\$39,683	7,122	223	3.13%

2013 PREMIUM RATES

6-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	Total Number of Injuries	Total Injury Rate
2006	\$65,842,234	\$69,400	\$29,699	2,217	146	6.59%
2007	\$65,127,954	\$71,800	\$28,882	2,255	129	5.72%
2008	\$62,902,009	\$73,300	\$30,417	2,068	87	4.21%
2009	\$61,915,391	\$74,600	\$31,557	1,962	93	4.74%
2010	\$60,268,769	\$77,600	\$31,244	1,929	78	4.04%
2011	\$56,956,907	\$79,600	\$30,524	1,866	83	4.45%
2012	\$59,642,091	\$81,700	\$31,678	1,883	84	4.46%
2013	\$62,417,848	\$83,200	\$32,727	1,907	85	4.46%

2013 PREMIUM RATES

6-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	Total Number of Injuries	Total Injury Rate
2006	\$123,465,853	\$69,400	\$27,443	4,499	175	3.89%
2007	\$123,583,369	\$71,800	\$26,606	4,645	139	2.99%
2008	\$124,029,281	\$73,300	\$33,163	3,740	101	2.70%
2009	\$112,308,239	\$74,600	\$30,255	3,712	87	2.34%
2010	\$114,004,524	\$77,600	\$32,826	3,473	88	2.53%
2011	\$113,772,547	\$79,600	\$34,166	3,330	70	2.10%
2012	\$119,136,254	\$81,700	\$35,458	3,360	70	2.08%
2013	\$124,680,885	\$83,200	\$36,633	3,404	71	2.09%

2013 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

CLASS D: MANUFACTURING

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2006	\$41,961,510,521	\$69,400	\$38,940	1,077,590	81,897	7.60%
2007	\$41,411,245,052	\$71,800	\$40,085	1,033,096	72,360	7.00%
2008	\$39,862,170,102	\$73,300	\$41,615	957,878	61,560	6.43%
2009	\$34,778,736,097	\$74,600	\$41,969	828,685	44,582	5.38%
2010	\$35,063,373,551	\$77,600	\$41,315	848,677	43,282	5.10%
2011	\$36,791,840,239	\$79,600	\$42,028	875,416	43,616	4.98%
2012	\$38,290,537,800	\$81,700	\$43,179	886,783	44,169	4.98%
2013	\$39,957,481,544	\$83,200	\$44,588	896,142	44,647	4.98%

2013 PREMIUM RATES

NEW CLAIMS COST BY RATE GROUP

Rate Group	Description	<u>2013 New Claims Cost</u>		2013
		<u>Cost Index</u> * (%)	<u>Cost per Claim</u> (\$)	Premium Rate (\$)
207	MEAT AND FISH PRODUCTS	81%	8,487	4.66
210	POULTRY PRODUCTS	75%	7,772	3.50
214	FRUIT AND VEGETABLE PRODUCTS	88%	9,126	2.68
216	DAIRY PRODUCTS	71%	7,418	2.26
220	OTHER BAKERY PRODUCTS	135%	14,072	4.00
222	CONFECTIONERY	85%	8,823	1.80
223	BISCUITS, SNACK FOODS AND OTHER FOOD PRODUCTS	95%	9,936	2.79
226	CRUSHED AND GROUND FOODS	83%	8,664	1.69
230	ALCOHOLIC BEVERAGES	78%	8,161	1.55
231	SOFT DRINKS	112%	11,655	3.58
238	OTHER RUBBER PRODUCTS	118%	12,288	4.13
258	FOAMED AND EXPANDED PLASTIC PRODUCTS	98%	10,212	2.92
261	PLASTIC FILM AND SHEETING	85%	8,813	2.46
263	OTHER PLASTIC PRODUCTS	95%	9,934	3.23
289	CLOTH, CARPETS AND TEXTILE PRODUCTS	128%	13,333	3.71
301	CLOTHING, FIBRE AND YARN	169%	17,580	2.43
308	MILLWORK AND OTHER WOOD INDUSTRIES	89%	9,240	5.57
311	WOODEN CABINETS	114%	11,901	4.16
312	WOODEN BOXES AND PALLETS	77%	8,077	7.14

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

2013 PREMIUM RATES

NEW CLAIMS COST BY RATE GROUP

<u>Rate Group</u>	<u>Description</u>	<u>2013 New Claims Cost</u>		<u>2013 Premium</u>
		<u>Cost Index *</u> (%)	<u>Cost per Claim</u> (\$)	<u>Rate</u> (\$)
322	UPHOLSTERED FURNITURE	273%	28,415	3.34
323	METAL FURNITURE	93%	9,726	2.33
325	WOODEN AND OTHER NON-METAL FURNITURE	107%	11,124	4.30
328	FURNITURE PARTS AND FIXTURES	127%	13,236	4.17
333	PRINTING, PLATEMAKING AND BINDING	101%	10,519	1.75
335	PUBLISHING	80%	8,384	0.56
338	FOLDING CARTONS	141%	14,651	2.65
341	PAPER PRODUCTS	109%	11,400	3.18
352	STEEL AND OTHER SMELTING AND REFINING INDUSTRIES	100%	10,478	2.62
358	FOUNDRIES	59%	6,196	4.29
361	NON-FERROUS METAL INDUSTRIES	122%	12,723	3.59
374	DOORS AND WINDOWS	77%	8,014	3.56
375	STRUCTURAL AND ARCHITECTURAL PRODUCTS	74%	7,673	4.71
377	COATING OF METAL PRODUCTS	98%	10,237	4.19
379	HARDWARE, TOOLS AND CUTLERY	88%	9,126	2.74
382	METAL DIES, MOULDS AND PATTERNS	64%	6,704	2.22
383	HEATING, REFRIGERATION AND AIR CONDITIONING EQUIPMENT	69%	7,167	2.78
385	MACHINE SHOPS	90%	9,424	2.61
387	OTHER METAL FABRICATING INDUSTRIES	83%	8,643	3.68

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

2013 PREMIUM RATES

NEW CLAIMS COST BY RATE GROUP

<u>Rate Group</u>	<u>Description</u>	<u>2013 New Claims Cost</u>		<u>2013 Premium</u>
		<u>Cost Index *</u> (%)	<u>Cost per Claim</u> (\$)	<u>Rate</u> (\$)
389	METAL CLOSURES AND CONTAINERS	98%	10,230	2.59
390	OTHER STAMPED AND PRESSED METAL PRODUCTS	122%	12,723	3.59
393	WIRE PRODUCTS	97%	10,074	3.37
402	MAJOR APPLIANCES AND TRANSMISSION EQUIPMENT	106%	11,003	2.32
403	OTHER MACHINERY AND EQUIPMENT	87%	9,123	1.74
406	ELEVATORS AND ESCALATORS	77%	8,054	2.70
408	BOILERS, PUMPS AND FANS	81%	8,465	2.46
411	AGRICULTURAL, CONSTRUCTION AND MINING MACHINERY	74%	7,736	2.89
417	AIRCRAFT MANUFACTURING	83%	8,637	1.56
419	MOTOR VEHICLE ASSEMBLY	122%	12,723	3.59
420	MOTOR VEHICLE ENGINE MANUFACTURING	108%	11,265	1.89
421	OTHER MOTOR VEHICLE PARTS AND EQUIPMENT	122%	12,723	3.59
424	MOTOR VEHICLE STAMPINGS	122%	12,723	3.59
425	MOTOR VEHICLE WHEELS AND BRAKES	122%	12,723	3.59
428	MOTOR VEHICLE FABRIC ACCESSORIES	104%	10,861	4.58
432	TRUCKS, BUSES AND TRAILERS	82%	8,602	4.39
442	RAILROAD ROLLING STOCK	75%	7,786	2.74
460	LIGHTING AND SMALL ELECTRICAL APPLIANCES	97%	10,084	2.65
466	COMMUNICATION AND ENERGY WIRE PRODUCTS	80%	8,304	2.45

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

2013 PREMIUM RATES

NEW CLAIMS COST BY RATE GROUP

<u>Rate Group</u>	<u>Description</u>	<u>2013 New Claims Cost</u>		<u>2013 Premium Rate</u>
		<u>Cost Index *</u> (%)	<u>Cost per Claim</u> (\$)	
468	ELECTRONIC EQUIPMENT & OTHER COMMUNICATION DEVICES	91%	9,520	0.39
477	INDUSTRIAL ELECTRICAL EQUIPMENT	107%	11,141	1.55
485	BRICKS, CERAMICS AND ABRASIVES	124%	12,963	4.54
496	CONCRETE PRODUCTS	101%	10,545	5.42
497	READY-MIX CONCRETE	157%	16,378	3.93
501	NON-METALLIC MINERAL PRODUCTS	127%	13,272	3.00
502	GLASS PRODUCTS	106%	11,069	3.05
507	PETROLEUM AND COAL PRODUCTS	150%	15,641	1.17
512	RESINS, PAINT, INK AND ADHESIVES	120%	12,553	1.75
514	PHARMACEUTICALS AND MEDICINES	71%	7,355	0.96
517	SOAP AND TOILETRIES	103%	10,746	1.68
524	CHEMICAL INDUSTRIES	119%	12,390	1.96
529	JEWELRY AND INSTRUMENTS	100%	10,471	1.02
533	SIGNS AND DISPLAYS	153%	15,907	3.19
538	SPORTING GOODS AND TOYS	121%	12,625	4.28
542	OTHER MANUFACTURED PRODUCTS	135%	14,049	2.13
CLASS D	MANUFACTURING		10,427	2.55

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

**2013 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	0.435
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 and Health	0.004
	Total Grants	0.004
	MoL - HSAs	0.062
	Other Prevention	0.009
	Sub-Total	0.188
B.3	TOTAL OVERHEAD EXPENSES	0.623

**2013 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	0.365
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 and Health	0.003
	Total Grants	0.004
	MoL - HSAs	0.052
	Other Prevention	0.007
	Sub-Total	0.157
B.3	TOTAL OVERHEAD EXPENSES	0.522

**2013 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	0.323
B.2	Legislative Obligations	
	WSIAT	0.013
	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 and Health	0.003
	Total Grants	0.003
	MoL - HSAs	0.046
	Other Prevention	0.006
	Sub-Total	0.139
B.3	TOTAL OVERHEAD EXPENSES	0.462

**2013 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	0.294
B.2	Legislative Obligations	
	WSIAT	0.012
	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 and Health	0.002
	Total Grants	0.003
	MoL - HSAs	0.042
	Other Prevention	0.006
	Sub-Total	0.126
B.3	TOTAL OVERHEAD EXPENSES	0.420

**2013 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	0.395
B.2	Legislative Obligations	
	WSIAT	0.016
	Office of Worker Advisor	0.008
	Office of Employer Advisor	0.003
	OHSA	0.073
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.003
	Total Grants	0.004
	MoL - HSAs	0.056
	Other Prevention	0.008
	Sub-Total	0.170
B.3	TOTAL OVERHEAD EXPENSES	0.565

**2013 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	0.264
B.2	Legislative Obligations	
	WSIAT	0.010
	Office of Worker Advisor	0.005
	Office of Employer Advisor	0.002
	OHSA	0.048
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.002
	Total Grants	0.003
	MoL - HSAs	0.037
	Other Prevention	0.005
	Sub-Total	0.113
B.3	TOTAL OVERHEAD EXPENSES	0.377

**2013 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	0.323
B.2	Legislative Obligations	
	WSIAT	0.013
	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 and Health	0.003
	Total Grants	0.003
	MoL - HSAs	0.046
	Other Prevention	0.006
	Sub-Total	0.139
B.3	TOTAL OVERHEAD EXPENSES	0.462

**2013 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	0.264
B.2	Legislative Obligations	
	WSIAT	0.010
	Office of Worker Advisor	0.005
	Office of Employer Advisor	0.002
	OHSA	0.048
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.002
	Total Grants	0.003
	MoL - HSAs	0.037
	Other Prevention	0.005
	Sub-Total	0.113
B.3	TOTAL OVERHEAD EXPENSES	0.377

**2013 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	0.250
B.2	Legislative Obligations	
	WSIAT	0.010
	Office of Worker Advisor	0.005
	Office of Employer Advisor	0.002
	OHSA	0.046
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.002
	Total Grants	0.003
	MoL - HSAs	0.035
	Other Prevention	0.005
	Sub-Total	0.107
B.3	TOTAL OVERHEAD EXPENSES	0.357

**2013 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	0.370
B.2	Legislative Obligations	
	WSIAT	0.015
	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 and Health	0.003
	Total Grants	0.004
	MoL - HSAs	0.053
	Other Prevention	0.007
	Sub-Total	0.160
B.3	TOTAL OVERHEAD EXPENSES	0.530

**2013 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	0.499
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 and Health	0.004
	Total Grants	0.004
	MoL - HSAs	0.071
	Other Prevention	0.010
	Sub-Total	0.216
B.3	TOTAL OVERHEAD EXPENSES	0.715

**2013 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	0.398
B.2	Legislative Obligations	
	WSIAT	0.016
	Office of Worker Advisor	0.008
	Office of Employer Advisor	0.003
	OHSA	0.074
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.003
	Total Grants	0.004
	MoL - HSAs	0.057
	Other Prevention	0.008
	Sub-Total	0.172
B.3	TOTAL OVERHEAD EXPENSES	0.570

**2013 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	0.325
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 and Health	0.003
	Total Grants	0.003
	MoL - HSAs	0.046
	Other Prevention	0.007
	Sub-Total	0.140
B.3	TOTAL OVERHEAD EXPENSES	0.465

**2013 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	0.352
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 and Health	0.003
	Total Grants	0.004
	MoL - HSAs	0.050
	Other Prevention	0.007
	Sub-Total	0.152
B.3	TOTAL OVERHEAD EXPENSES	0.504

**2013 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	0.379
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 and Health	0.003
	Total Grants	0.004
	MoL - HSAs	0.054
	Other Prevention	0.008
	Sub-Total	0.163
B.3	TOTAL OVERHEAD EXPENSES	0.542

**2013 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	0.335
B.2	Legislative Obligations	
	WSIAT	0.013
	Office of Worker Advisor	0.006
	Office of Employer Advisor	0.002
	OHSA	0.062
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.003
	Total Grants	0.003
	MoL - HSAs	0.048
	Other Prevention	0.007
	Sub-Total	0.144
B.3	TOTAL OVERHEAD EXPENSES	0.479

**2013 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	0.488
B.2	Legislative Obligations	
	WSIAT	0.019
	Office of Worker Advisor	0.009
	Office of Employer Advisor	0.003
	OHSA	0.091
	Mine Rescue	0.000
	Program Administration	0.001
	Institute of Work and Health	0.004
	Total Grants	0.004
	MoL - HSAs	0.070
	Other Prevention	0.010
	Sub-Total	0.211
B.3	TOTAL OVERHEAD EXPENSES	0.699

**2013 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	0.404
B.2	Legislative Obligations	
	WSIAT	0.016
	Office of Worker Advisor	0.008
	Office of Employer Advisor	0.003
	OHSA	0.075
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.003
	Total Grants	0.004
	MoL - HSAs	0.058
	Other Prevention	0.008
	Sub-Total	0.174
B.3	TOTAL OVERHEAD EXPENSES	0.578

**2013 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	0.647
B.2	Legislative Obligations	
	WSIAT	0.026
	Office of Worker Advisor	0.012
	Office of Employer Advisor	0.004
	OHSA	0.121
	Mine Rescue	0.000
	Program Administration	0.001
	Institute of Work and Health	0.005
	Total Grants	0.007
	MoL - HSAs	0.092
	Other Prevention	0.013
	Sub-Total	0.280
B.3	TOTAL OVERHEAD EXPENSES	0.927

**2013 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	0.441
B.2	Legislative Obligations	
	WSIAT	0.017
	Office of Worker Advisor	0.008
	Office of Employer Advisor	0.003
	OHSA	0.082
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.004
	Total Grants	0.004
	MoL - HSAs	0.063
	Other Prevention	0.009
	Sub-Total	0.190
B.3	TOTAL OVERHEAD EXPENSES	0.631

**2013 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	0.300
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 and Health	0.002
	Total Grants	0.003
	MoL - HSAs	0.043
	Other Prevention	0.006
	Sub-Total	0.129
B.3	TOTAL OVERHEAD EXPENSES	0.429

**2013 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	0.413
B.2	Legislative Obligations	
	WSIAT	0.016
	Office of Worker Advisor	0.008
	Office of Employer Advisor	0.003
	OHSA	0.076
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.003
	Total Grants	0.004
	MoL - HSAs	0.059
	Other Prevention	0.008
	Sub-Total	0.178
B.3	TOTAL OVERHEAD EXPENSES	0.591

**2013 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	0.419
B.2	Legislative Obligations	
	WSIAT	0.017
	Office of Worker Advisor	0.008
	Office of Employer Advisor	0.003
	OHSA	0.077
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.003
	Total Grants	0.004
	MoL - HSAs	0.060
	Other Prevention	0.008
	Sub-Total	0.181
B.3	TOTAL OVERHEAD EXPENSES	0.600

**2013 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	0.268
B.2	Legislative Obligations	
	WSIAT	0.011
	Office of Worker Advisor	0.005
	Office of Employer Advisor	0.002
	OHSA	0.049
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.002
	Total Grants	0.003
	MoL - HSAs	0.038
	Other Prevention	0.005
	Sub-Total	0.115
B.3	TOTAL OVERHEAD EXPENSES	0.383

**2013 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	0.094
B.2	Legislative Obligations	
	WSIAT	0.004
	Office of Worker Advisor	0.002
	Office of Employer Advisor	0.001
	OHSA	0.017
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.001
	Total Grants	0.000
	MoL - HSAs	0.028
	Other Prevention	0.002
	Sub-Total	0.055
B.3	TOTAL OVERHEAD EXPENSES	0.149

**2013 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	0.310
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 and Health	0.003
	Total Grants	0.003
	MoL - HSAs	0.044
	Other Prevention	0.006
	Sub-Total	0.133
B.3	TOTAL OVERHEAD EXPENSES	0.443

**2013 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	0.349
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 and Health	0.003
	Total Grants	0.004
	MoL - HSAs	0.050
	Other Prevention	0.007
	Sub-Total	0.150
B.3	TOTAL OVERHEAD EXPENSES	0.499

**2013 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	0.318
B.2	Legislative Obligations	
	WSIAT	0.013
	Office of Worker Advisor	0.006
	Office of Employer Advisor	0.002
	OHSA	0.058
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.003
	Total Grants	0.003
	MoL - HSAs	0.045
	Other Prevention	0.006
	Sub-Total	0.137
B.3	TOTAL OVERHEAD EXPENSES	0.455

**2013 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	0.437
B.2	Legislative Obligations	
	WSIAT	0.017
	Office of Worker Advisor	0.008
	Office of Employer Advisor	0.003
	OHSA	0.081
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.004
	Total Grants	0.004
	MoL - HSAs	0.062
	Other Prevention	0.009
	Sub-Total	0.189
B.3	TOTAL OVERHEAD EXPENSES	0.626

**2013 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES**

RATE GROUP 361: NON-FERROUS METAL INDUSTRIES*

(CLASS D: MANUFACTURING)

<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub-Component</u>	<u>Premium Rate Component</u>
B.1	WSIB Administrative	0.463
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 and Health	0.004
	Total Grants	0.004
	MoL - HSAs	0.066
	Other Prevention	0.009
	Sub-Total	0.200
B.3	TOTAL OVERHEAD EXPENSES	0.663

* Experience for rate groups 361, 390, 419, 421, 424 and 425 has been combined in order to determine a common 2013 Premium Rate.

**2013 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	0.369
B.2	Legislative Obligations	
	WSIAT	0.015
	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 and Health	0.003
	Total Grants	0.004
	MoL - HSAs	0.052
	Other Prevention	0.007
	Sub-Total	0.159
B.3	TOTAL OVERHEAD EXPENSES	0.528

**2013 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	0.451
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 and Health	0.004
	Total Grants	0.004
	MoL - HSAs	0.064
	Other Prevention	0.009
	Sub-Total	0.195
B.3	TOTAL OVERHEAD EXPENSES	0.646

**2013 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	0.411
B.2	Legislative Obligations	
	WSIAT	0.016
	Office of Worker Advisor	0.008
	Office of Employer Advisor	0.003
	OHSA	0.076
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.003
	Total Grants	0.004
	MoL - HSAs	0.058
	Other Prevention	0.008
	Sub-Total	0.177
B.3	TOTAL OVERHEAD EXPENSES	0.588

**2013 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	0.320
B.2	Legislative Obligations	
	WSIAT	0.013
	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 and Health	0.003
	Total Grants	0.003
	MoL - HSAs	0.045
	Other Prevention	0.006
	Sub-Total	0.138
B.3	TOTAL OVERHEAD EXPENSES	0.458

**2013 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	0.319
B.2	Legislative Obligations	
	WSIAT	0.013
	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 and Health	0.003
	Total Grants	0.003
	MoL - HSAs	0.045
	Other Prevention	0.006
	Sub-Total	0.137
B.3	TOTAL OVERHEAD EXPENSES	0.456

**2013 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES**

RATE GROUP 383: HEATING, REFRIGERATION AND AIR CONDITIONING EQUIPMENT

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1	WSIB Administrative	0.322
B.2	Legislative Obligations	
	WSIAT	0.013
	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 and Health	0.003
	Total Grants	0.003
	MoL - HSAs	0.046
	Other Prevention	0.006
	Sub-Total	0.139
B.3	TOTAL OVERHEAD EXPENSES	0.461

**2013 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	0.358
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 and Health	0.003
	Total Grants	0.004
	MoL - HSAs	0.051
	Other Prevention	0.007
	Sub-Total	0.154
B.3	TOTAL OVERHEAD EXPENSES	0.512

**2013 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	0.378
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 and Health	0.003
	Total Grants	0.004
	MoL - HSAs	0.054
	Other Prevention	0.008
	Sub-Total	0.163
B.3	TOTAL OVERHEAD EXPENSES	0.541

**2013 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	0.375
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 and Health	0.003
	Total Grants	0.004
	MoL - HSAs	0.053
	Other Prevention	0.008
	Sub-Total	0.162
B.3	TOTAL OVERHEAD EXPENSES	0.537

**2013 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES**

RATE GROUP 390: OTHER STAMPED AND PRESSED METAL PRODUCTS*

(CLASS D: MANUFACTURING)

<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub-Component</u>	<u>Premium Rate Component</u>
B.1	WSIB Administrative	0.463
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 and Health	0.004
	Total Grants	0.004
	MoL - HSAs	0.066
	Other Prevention	0.009
	Sub-Total	0.200
B.3	TOTAL OVERHEAD EXPENSES	0.663

* Experience for rate groups 361, 390, 419, 421, 424 and 425 has been combined in order to determine a common 2013 Premium Rate.

**2013 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	0.377
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 and Health	0.003
	Total Grants	0.004
	MoL - HSAs	0.054
	Other Prevention	0.008
	Sub-Total	0.163
B.3	TOTAL OVERHEAD EXPENSES	0.540

**2013 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	0.342
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 and Health	0.003
	Total Grants	0.003
	MoL - HSAs	0.049
	Other Prevention	0.007
	Sub-Total	0.147
B.3	TOTAL OVERHEAD EXPENSES	0.489

**2013 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	0.278
B.2	Legislative Obligations	
	WSIAT	0.011
	Office of Worker Advisor	0.005
	Office of Employer Advisor	0.002
	OHSA	0.051
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.002
	Total Grants	0.003
	MoL - HSAs	0.039
	Other Prevention	0.006
	Sub-Total	0.119
B.3	TOTAL OVERHEAD EXPENSES	0.397

**2013 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES**

RATE GROUP 406: ELEVATORS AND ESCALATORS

(CLASS D: MANUFACTURING)

<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub-Component</u>	<u>Premium Rate Component</u>
B.1	WSIB Administrative	0.318
B.2	Legislative Obligations	
	WSIAT	0.013
	Office of Worker Advisor	0.006
	Office of Employer Advisor	0.002
	OHSA	0.058
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.003
	Total Grants	0.003
	MoL - HSAs	0.045
	Other Prevention	0.006
	Sub-Total	0.137
B.3	TOTAL OVERHEAD EXPENSES	0.455

**2013 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	0.303
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 and Health	0.002
	Total Grants	0.003
	MoL - HSAs	0.043
	Other Prevention	0.006
	Sub-Total	0.130
B.3	TOTAL OVERHEAD EXPENSES	0.433

**2013 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	0.365
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 and Health	0.003
	Total Grants	0.004
	MoL - HSAs	0.052
	Other Prevention	0.007
	Sub-Total	0.157
B.3	TOTAL OVERHEAD EXPENSES	0.522

**2013 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	0.250
B.2	Legislative Obligations	
	WSIAT	0.010
	Office of Worker Advisor	0.005
	Office of Employer Advisor	0.002
	OHSA	0.046
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.002
	Total Grants	0.003
	MoL - HSAs	0.035
	Other Prevention	0.005
	Sub-Total	0.107
B.3	TOTAL OVERHEAD EXPENSES	0.357

**2013 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	0.463
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 and Health	0.004
	Total Grants	0.004
	MoL - HSAs	0.066
	Other Prevention	0.009
	Sub-Total	0.200
B.3	TOTAL OVERHEAD EXPENSES	0.663

* Experience for rate groups 361, 390, 419, 421, 424 and 425 has been combined in order to determine a common 2013 Premium Rate.

**2013 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	0.315
B.2	Legislative Obligations	
	WSIAT	0.012
	Office of Worker Advisor	0.006
	Office of Employer Advisor	0.002
	OHSA	0.058
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.003
	Total Grants	0.003
	MoL - HSAs	0.045
	Other Prevention	0.006
	Sub-Total	0.136
B.3	TOTAL OVERHEAD EXPENSES	0.451

**2013 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	0.463
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 and Health	0.004
	Total Grants	0.004
	MoL - HSAs	0.066
	Other Prevention	0.009
	Sub-Total	0.200
B.3	TOTAL OVERHEAD EXPENSES	0.663

* Experience for rate groups 361, 390, 419, 421, 424 and 425 has been combined in order to determine a common 2013 Premium Rate.

**2013 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	0.463
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 and Health	0.004
	Total Grants	0.004
	MoL - HSAs	0.066
	Other Prevention	0.009
	Sub-Total	0.200
B.3	TOTAL OVERHEAD EXPENSES	0.663

* Experience for rate groups 361, 390, 419, 421, 424 and 425 has been combined in order to determine a common 2013 Premium Rate.

**2013 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	0.463
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 and Health	0.004
	Total Grants	0.004
	MoL - HSAs	0.066
	Other Prevention	0.009
	Sub-Total	0.200
B.3	TOTAL OVERHEAD EXPENSES	0.663

* Experience for rate groups 361, 390, 419, 421, 424 and 425 has been combined in order to determine a common 2013 Premium Rate.

**2013 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	0.549
B.2	Legislative Obligations	
	WSIAT	0.022
	Office of Worker Advisor	0.011
	Office of Employer Advisor	0.004
	OHSA	0.102
	Mine Rescue	0.000
	Program Administration	0.001
	Institute of Work and Health	0.004
	Total Grants	0.005
	MoL - HSAs	0.078
	Other Prevention	0.011
	Sub-Total	0.237
B.3	TOTAL OVERHEAD EXPENSES	0.786

**2013 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	0.473
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 and Health	0.004
	Total Grants	0.004
	MoL - HSAs	0.067
	Other Prevention	0.009
	Sub-Total	0.204
B.3	TOTAL OVERHEAD EXPENSES	0.677

**2013 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	0.329
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 and Health	0.003
	Total Grants	0.003
	MoL - HSAs	0.047
	Other Prevention	0.007
	Sub-Total	0.141
B.3	TOTAL OVERHEAD EXPENSES	0.470

**2013 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	0.361
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 and Health	0.003
	Total Grants	0.004
	MoL - HSAs	0.051
	Other Prevention	0.007
	Sub-Total	0.156
B.3	TOTAL OVERHEAD EXPENSES	0.517

**2013 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	0.305
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 and Health	0.002
	Total Grants	0.003
	MoL - HSAs	0.043
	Other Prevention	0.006
	Sub-Total	0.131
B.3	TOTAL OVERHEAD EXPENSES	0.436

**2013 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	0.001
	Office of Employer Advisor	0.000
	OHSA	0.012
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.001
	Total Grants	0.000
	MoL - HSAs	0.027
	Other Prevention	0.001
	Sub-Total	0.046
B.3	TOTAL OVERHEAD EXPENSES	0.112

**2013 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	0.249
B.2	Legislative Obligations	
	WSIAT	0.010
	Office of Worker Advisor	0.005
	Office of Employer Advisor	0.002
	OHSA	0.045
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.002
	Total Grants	0.003
	MoL - HSAs	0.035
	Other Prevention	0.005
	Sub-Total	0.107
B.3	TOTAL OVERHEAD EXPENSES	0.356

**2013 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	0.449
B.2	Legislative Obligations	
	WSIAT	0.018
	Office of Worker Advisor	0.009
	Office of Employer Advisor	0.003
	OHSA	0.083
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.004
	Total Grants	0.004
	MoL - HSAs	0.064
	Other Prevention	0.009
	Sub-Total	0.194
B.3	TOTAL OVERHEAD EXPENSES	0.643

**2013 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	0.479
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	0.001
	Institute of Work and Health	0.004
	Total Grants	0.004
	MoL - HSAs	0.068
	Other Prevention	0.010
	Sub-Total	0.207
B.3	TOTAL OVERHEAD EXPENSES	0.686

**2013 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	0.389
B.2	Legislative Obligations	
	WSIAT	0.015
	Office of Worker Advisor	0.007
	Office of Employer Advisor	0.003
	OHSA	0.072
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.003
	Total Grants	0.004
	MoL - HSAs	0.055
	Other Prevention	0.008
	Sub-Total	0.168
B.3	TOTAL OVERHEAD EXPENSES	0.557

**2013 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	0.336
B.2	Legislative Obligations	
	WSIAT	0.013
	Office of Worker Advisor	0.006
	Office of Employer Advisor	0.002
	OHSA	0.062
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.003
	Total Grants	0.003
	MoL - HSAs	0.048
	Other Prevention	0.007
	Sub-Total	0.144
B.3	TOTAL OVERHEAD EXPENSES	0.480

**2013 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	0.416
B.2	Legislative Obligations	
	WSIAT	0.016
	Office of Worker Advisor	0.008
	Office of Employer Advisor	0.003
	OHSA	0.077
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.003
	Total Grants	0.004
	MoL - HSAs	0.059
	Other Prevention	0.008
	Sub-Total	0.179
B.3	TOTAL OVERHEAD EXPENSES	0.595

**2013 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	0.254
B.2	Legislative Obligations	
	WSIAT	0.010
	Office of Worker Advisor	0.005
	Office of Employer Advisor	0.002
	OHSA	0.046
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.002
	Total Grants	0.003
	MoL - HSAs	0.036
	Other Prevention	0.005
	Sub-Total	0.109
B.3	TOTAL OVERHEAD EXPENSES	0.363

**2013 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	0.288
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 and Health	0.002
	Total Grants	0.003
	MoL - HSAs	0.041
	Other Prevention	0.006
	Sub-Total	0.124
B.3	TOTAL OVERHEAD EXPENSES	0.412

**2013 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	0.174
B.2	Legislative Obligations	
	WSIAT	0.007
	Office of Worker Advisor	0.003
	Office of Employer Advisor	0.001
	OHSA	0.032
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.001
	Total Grants	0.001
	MoL - HSAs	0.031
	Other Prevention	0.003
	Sub-Total	0.081
B.3	TOTAL OVERHEAD EXPENSES	0.255

**2013 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	0.260
B.2	Legislative Obligations	
	WSIAT	0.010
	Office of Worker Advisor	0.005
	Office of Employer Advisor	0.002
	OHSA	0.047
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.002
	Total Grants	0.003
	MoL - HSAs	0.037
	Other Prevention	0.005
	Sub-Total	0.111
B.3	TOTAL OVERHEAD EXPENSES	0.371

**2013 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	0.274
B.2	Legislative Obligations	
	WSIAT	0.011
	Office of Worker Advisor	0.005
	Office of Employer Advisor	0.002
	OHSA	0.050
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.002
	Total Grants	0.003
	MoL - HSAs	0.039
	Other Prevention	0.005
	Sub-Total	0.118
B.3	TOTAL OVERHEAD EXPENSES	0.392

**2013 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	0.170
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 and Health	0.001
	Total Grants	0.001
	MoL - HSAs	0.031
	Other Prevention	0.003
	Sub-Total	0.080
B.3	TOTAL OVERHEAD EXPENSES	0.250

**2013 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	0.347
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 and Health	0.003
	Total Grants	0.004
	MoL - HSAs	0.049
	Other Prevention	0.007
	Sub-Total	0.149
B.3	TOTAL OVERHEAD EXPENSES	0.496

**2013 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	0.411
B.2	Legislative Obligations	
	WSIAT	0.016
	Office of Worker Advisor	0.008
	Office of Employer Advisor	0.003
	OHSA	0.076
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.003
	Total Grants	0.004
	MoL - HSAs	0.059
	Other Prevention	0.008
	Sub-Total	0.178
B.3	TOTAL OVERHEAD EXPENSES	0.589

**2013 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	0.284
B.2	Legislative Obligations	
	WSIAT	0.011
	Office of Worker Advisor	0.005
	Office of Employer Advisor	0.002
	OHSA	0.052
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.002
	Total Grants	0.003
	MoL - HSAs	0.040
	Other Prevention	0.006
	Sub-Total	0.122
B.3	TOTAL OVERHEAD EXPENSES	0.406

**2013 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES**

CLASS D: MANUFACTURING

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1	WSIB Administrative	0.317
B.2	Legislative Obligations	
	WSIAT	0.013
	Office of Worker Advisor	0.006
	Office of Employer Advisor	0.002
	OHSA	0.058
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.003
	Total Grants	0.003
	MoL - HSAs	0.047
	Other Prevention	0.006
	Sub-Total	0.139
B.3	TOTAL OVERHEAD EXPENSES	0.456

2013 PREMIUM RATE COMPONENTS

RATE GROUP 207: MEAT AND FISH PRODUCTS

(CLASS D: MANUFACTURING)

Component	2013 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2013 Premium Rate	2012 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2012 Premium Rate
A. NEW CLAIMS COST				
1. New Claims Cost	1.913	41%	2.250	49%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.435		0.477	
2. Legislative Obligations	0.188		0.220	
3. TOTAL OVERHEAD EXPENSES	<u>0.623</u>	13%	<u>0.697</u>	15%
C. PAST CLAIMS COST				
1. Past Claims Cost	2.124	46%	1.607	35%
D. TOTAL PREMIUM RATE (A+B+C)	<u><u>4.66</u></u>	<u>100%</u>	<u><u>4.55</u></u>	<u>100%</u>

2013 PREMIUM RATE COMPONENTS

RATE GROUP 210: POULTRY PRODUCTS

(CLASS D: MANUFACTURING)

Component	2013 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2013 Premium Rate	2012 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2012 Premium Rate
A. NEW CLAIMS COST				
1. New Claims Cost	1.408	40%	1.656	48%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.365		0.397	
2. Legislative Obligations	0.157		0.182	
3. TOTAL OVERHEAD EXPENSES	<u>0.522</u>	15%	<u>0.579</u>	17%
C. PAST CLAIMS COST				
1. Past Claims Cost	1.570	45%	1.184	35%
D. TOTAL PREMIUM RATE (A+B+C)	<u><u>3.50</u></u>	<u>100%</u>	<u><u>3.42</u></u>	<u>100%</u>

2013 PREMIUM RATE COMPONENTS

RATE GROUP 214: FRUIT AND VEGETABLE PRODUCTS

(CLASS D: MANUFACTURING)

Component	2013 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2013 Premium Rate	2012 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2012 Premium Rate
A. NEW CLAIMS COST				
1. New Claims Cost	1.099	41%	1.240	47%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.323		0.340	
2. Legislative Obligations	0.139		0.155	
3. TOTAL OVERHEAD EXPENSES	<u>0.462</u>	17%	<u>0.495</u>	19%
C. PAST CLAIMS COST				
1. Past Claims Cost	1.119	42%	0.887	34%
D. TOTAL PREMIUM RATE (A+B+C)	<u><u>2.68</u></u>	<u>100%</u>	<u><u>2.62</u></u>	<u>100%</u>

2013 PREMIUM RATE COMPONENTS

RATE GROUP 216: DAIRY PRODUCTS

(CLASS D: MANUFACTURING)

Component	2013 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2013 Premium Rate	2012 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2012 Premium Rate		
A. NEW CLAIMS COST						
1. New Claims Cost	0.887	0.887	39%	1.025	1.025	46%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.294			0.311		
2. Legislative Obligations	0.126			0.141		
3. TOTAL OVERHEAD EXPENSES	<u>0.420</u>	0.420	19%	<u>0.452</u>	0.452	20%
C. PAST CLAIMS COST						
1. Past Claims Cost	0.953	0.953	42%	0.734	0.734	33%
D. TOTAL PREMIUM RATE (A+B+C)	<u><u>2.26</u></u>	<u><u>100%</u></u>		<u><u>2.21</u></u>	<u><u>100%</u></u>	

2013 PREMIUM RATE COMPONENTS

RATE GROUP 220: OTHER BAKERY PRODUCTS

(CLASS D: MANUFACTURING)

Component	2013 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2013 Premium Rate	2012 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2012 Premium Rate		
A. NEW CLAIMS COST						
1. New Claims Cost	1.626	1.626	41%	1.912	1.912	49%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.395			0.431		
2. Legislative Obligations	0.170			0.199		
3. TOTAL OVERHEAD EXPENSES	<u>0.565</u>	0.565	14%	<u>0.630</u>	0.630	16%
C. PAST CLAIMS COST						
1. Past Claims Cost	1.809	1.809	45%	1.366	1.366	35%
D. TOTAL PREMIUM RATE (A+B+C)						
	<u>4.00</u>	<u>100%</u>		<u>3.91</u>	<u>100%</u>	

2013 PREMIUM RATE COMPONENTS

RATE GROUP 222: CONFECTIONERY

(CLASS D: MANUFACTURING)

Component	2013 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2013 Premium Rate	2012 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2012 Premium Rate
A. NEW CLAIMS COST				
1. New Claims Cost	0.671	0.671	0.789	0.789
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.264		0.279	
2. Legislative Obligations	0.113		0.126	
3. TOTAL OVERHEAD EXPENSES	<u>0.377</u>	0.377	<u>0.405</u>	0.405
C. PAST CLAIMS COST				
1. Past Claims Cost	0.752	0.752	0.566	0.566
D. TOTAL PREMIUM RATE (A+B+C)	<u><u>1.80</u></u>	<u><u>100%</u></u>	<u><u>1.76</u></u>	<u><u>100%</u></u>

2013 PREMIUM RATE COMPONENTS

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

(CLASS D: MANUFACTURING)

Component	2013 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2013 Premium Rate	2012 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2012 Premium Rate		
A. NEW CLAIMS COST						
1. New Claims Cost	1.101	1.101	39%	1.295	1.295	47%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.323			0.348		
2. Legislative Obligations	0.139			0.158		
3. TOTAL OVERHEAD EXPENSES	<u>0.462</u>	0.462	17%	<u>0.506</u>	0.506	19%
C. PAST CLAIMS COST						
1. Past Claims Cost	1.227	1.227	44%	0.926	0.926	34%
D. TOTAL PREMIUM RATE (A+B+C)						
	<u>2.79</u>	<u>100%</u>		<u>2.73</u>	<u>100%</u>	

2013 PREMIUM RATE COMPONENTS

RATE GROUP 226: CRUSHED AND GROUND FOODS

(CLASS D: MANUFACTURING)

Component	2013 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2013 Premium Rate	2012 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2012 Premium Rate		
A. NEW CLAIMS COST						
1. New Claims Cost	0.667	0.667	39%	0.733	0.733	44%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.264			0.271		
2. Legislative Obligations	0.113			0.122		
3. TOTAL OVERHEAD EXPENSES	<u>0.377</u>	0.377	22%	<u>0.393</u>	0.393	24%
C. PAST CLAIMS COST						
1. Past Claims Cost	0.646	0.646	38%	0.526	0.526	32%
D. TOTAL PREMIUM RATE (A+B+C)						
	<u>1.69</u>	<u>100%</u>		<u>1.65</u>	<u>100%</u>	

2013 PREMIUM RATE COMPONENTS

RATE GROUP 230: ALCOHOLIC BEVERAGES

(CLASS D: MANUFACTURING)

Component	2013 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2013 Premium Rate	2012 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2012 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	0.565	0.565	36%	0.664	0.664	44%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.250			0.262		
2. Legislative Obligations	0.107			0.118		
3. TOTAL OVERHEAD EXPENSES	<u>0.357</u>	0.357	23%	<u>0.380</u>	0.380	25%
C. PAST CLAIMS COST						
1. Past Claims Cost	0.628	0.628	41%	0.477	0.477	31%
D. TOTAL PREMIUM RATE (A+B+C)						
		<u>1.55</u>	<u>100%</u>	<u>1.52</u>		<u>100%</u>

2013 PREMIUM RATE COMPONENTS

RATE GROUP 231: SOFT DRINKS

(CLASS D: MANUFACTURING)

Component	2013 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2013 Premium Rate	2012 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2012 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	1.444	1.444	40%	1.698	1.698	49%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.370			0.402		
2. Legislative Obligations	0.160			0.185		
3. TOTAL OVERHEAD EXPENSES	<u>0.530</u>	0.530	15%	<u>0.587</u>	0.587	17%
C. PAST CLAIMS COST						
1. Past Claims Cost	1.606	1.606	45%	1.213	1.213	35%
D. TOTAL PREMIUM RATE (A+B+C)						
		<u><u>3.58</u></u>	<u>100%</u>	<u><u>3.50</u></u>		<u>100%</u>

2013 PREMIUM RATE COMPONENTS

RATE GROUP 238: OTHER RUBBER PRODUCTS

(CLASS D: MANUFACTURING)

Component	2013 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2013 Premium Rate	2012 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2012 Premium Rate		
A. NEW CLAIMS COST						
1. New Claims Cost	2.393	2.393	58%	1.973	1.973	49%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.499			0.440		
2. Legislative Obligations	0.216			0.203		
3. TOTAL OVERHEAD EXPENSES	<u>0.715</u>	0.715	17%	<u>0.643</u>	0.643	16%
C. PAST CLAIMS COST						
1. Past Claims Cost	1.022	1.022	25%	1.411	1.411	35%
D. TOTAL PREMIUM RATE (A+B+C)						
	<u>4.13</u>	<u>100%</u>		<u>4.03</u>	<u>100%</u>	

2013 PREMIUM RATE COMPONENTS

RATE GROUP 258: FOAMED AND EXPANDED PLASTIC PRODUCTS

(CLASS D: MANUFACTURING)

Component	2013 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2013 Premium Rate	2012 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2012 Premium Rate
A. NEW CLAIMS COST				
1. New Claims Cost	1.655	57%	1.357	48%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.398		0.356	
2. Legislative Obligations	0.172		0.163	
3. TOTAL OVERHEAD EXPENSES	<u>0.570</u>	20%	<u>0.519</u>	18%
C. PAST CLAIMS COST				
1. Past Claims Cost	0.695	24%	0.971	34%
D. TOTAL PREMIUM RATE (A+B+C)	<u><u>2.92</u></u>	<u>100%</u>	<u><u>2.85</u></u>	<u>100%</u>

2013 PREMIUM RATE COMPONENTS
RATE GROUP 261: PLASTIC FILM AND SHEETING
(CLASS D: MANUFACTURING)

Component	2013 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2013 Premium Rate	2012 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2012 Premium Rate
A. NEW CLAIMS COST				
1. New Claims Cost	1.118	45%	1.125	47%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.325		0.324	
2. Legislative Obligations	0.140		0.147	
3. TOTAL OVERHEAD EXPENSES	<u>0.465</u>	19%	<u>0.471</u>	20%
C. PAST CLAIMS COST				
1. Past Claims Cost	0.877	36%	0.805	34%
D. TOTAL PREMIUM RATE (A+B+C)	<u><u>2.46</u></u>	<u><u>100%</u></u>	<u><u>2.40</u></u>	<u><u>100%</u></u>

2013 PREMIUM RATE COMPONENTS

RATE GROUP 263: OTHER PLASTIC PRODUCTS

(CLASS D: MANUFACTURING)

Component	2013 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2013 Premium Rate	2012 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2012 Premium Rate		
A. NEW CLAIMS COST						
1. New Claims Cost	1.314	1.314	41%	1.516	1.516	48%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.352			0.378		
2. Legislative Obligations	0.152			0.172		
3. TOTAL OVERHEAD EXPENSES	<u>0.504</u>	0.504	16%	<u>0.550</u>	0.550	17%
C. PAST CLAIMS COST						
1. Past Claims Cost	1.412	1.412	44%	1.083	1.083	34%
D. TOTAL PREMIUM RATE (A+B+C)						
	<u>3.23</u>	<u>100%</u>		<u>3.15</u>	<u>100%</u>	

2013 PREMIUM RATE COMPONENTS

RATE GROUP 289: CLOTH, CARPETS AND TEXTILE PRODUCTS

(CLASS D: MANUFACTURING)

Component	2013 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2013 Premium Rate	2012 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2012 Premium Rate
A. NEW CLAIMS COST				
1. New Claims Cost	1.510	41%	1.763	49%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.379		0.411	
2. Legislative Obligations	0.163		0.189	
3. TOTAL OVERHEAD EXPENSES	<u>0.542</u>	15%	<u>0.600</u>	17%
C. PAST CLAIMS COST				
1. Past Claims Cost	1.658	45%	1.260	35%
D. TOTAL PREMIUM RATE (A+B+C)	<u><u>3.71</u></u>	<u><u>100%</u></u>	<u><u>3.62</u></u>	<u><u>100%</u></u>

2013 PREMIUM RATE COMPONENTS

RATE GROUP 301: CLOTHING, FIBRE AND YARN

(CLASS D: MANUFACTURING)

Component	2013 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2013 Premium Rate	2012 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2012 Premium Rate
A. NEW CLAIMS COST				
1. New Claims Cost	1.187	49%	1.106	47%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.335		0.322	
2. Legislative Obligations	0.144		0.146	
3. TOTAL OVERHEAD EXPENSES	<u>0.479</u>	20%	<u>0.468</u>	20%
C. PAST CLAIMS COST				
1. Past Claims Cost	0.764	31%	0.792	33%
D. TOTAL PREMIUM RATE (A+B+C)	<u><u>2.43</u></u>	<u>100%</u>	<u><u>2.37</u></u>	<u>100%</u>

2013 PREMIUM RATE COMPONENTS

RATE GROUP 308: MILLWORK AND OTHER WOOD INDUSTRIES

(CLASS D: MANUFACTURING)

Component	2013 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2013 Premium Rate	2012 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2012 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	2.304	2.304	41%	2.710	2.710	50%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.488			0.540		
2. Legislative Obligations	<u>0.211</u>			<u>0.251</u>		
3. TOTAL OVERHEAD EXPENSES	0.699	0.699	13%	0.791	0.791	15%
C. PAST CLAIMS COST						
1. Past Claims Cost	2.567	2.567	46%	1.936	1.936	36%
D. TOTAL PREMIUM RATE (A+B+C)						
		<u>5.57</u>	<u>100%</u>	<u>5.44</u>		<u>100%</u>

2013 PREMIUM RATE COMPONENTS

RATE GROUP 311: WOODEN CABINETS

(CLASS D: MANUFACTURING)

Component	2013 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2013 Premium Rate	2012 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2012 Premium Rate
A. NEW CLAIMS COST				
1. New Claims Cost	1.693	41%	1.991	49%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.404		0.442	
2. Legislative Obligations	0.174		0.203	
3. TOTAL OVERHEAD EXPENSES	<u>0.578</u>	14%	<u>0.645</u>	16%
C. PAST CLAIMS COST				
1. Past Claims Cost	1.889	45%	1.424	35%
D. TOTAL PREMIUM RATE (A+B+C)	<u><u>4.16</u></u>	<u>100%</u>	<u><u>4.06</u></u>	<u>100%</u>

2013 PREMIUM RATE COMPONENTS

RATE GROUP 312: WOODEN BOXES AND PALLETS

(CLASS D: MANUFACTURING)

Component	2013 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2013 Premium Rate	2012 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2012 Premium Rate
A. NEW CLAIMS COST				
1. New Claims Cost	3.470	49%	3.512	50%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.647		0.649	
2. Legislative Obligations	0.280		0.302	
3. TOTAL OVERHEAD EXPENSES	<u>0.927</u>	13%	<u>0.951</u>	14%
C. PAST CLAIMS COST				
1. Past Claims Cost	2.743	38%	2.509	36%
D. TOTAL PREMIUM RATE (A+B+C)	<u><u>7.14</u></u>	<u><u>100%</u></u>	<u><u>6.97</u></u>	<u><u>100%</u></u>

2013 PREMIUM RATE COMPONENTS

RATE GROUP 322: UPHOLSTERED FURNITURE

(CLASS D: MANUFACTURING)

Component	2013 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2013 Premium Rate	2012 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2012 Premium Rate		
A. NEW CLAIMS COST						
1. New Claims Cost	1.965	1.965	59%	1.572	1.572	48%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.441		0.385			
2. Legislative Obligations	0.190		0.177			
3. TOTAL OVERHEAD EXPENSES	<u>0.631</u>	0.631	19%	<u>0.562</u>	0.562	17%
C. PAST CLAIMS COST						
1. Past Claims Cost	0.744	0.744	22%	1.124	1.124	34%
D. TOTAL PREMIUM RATE (A+B+C)						
	<u><u>3.34</u></u>	<u>100%</u>		<u><u>3.26</u></u>	<u>100%</u>	

2013 PREMIUM RATE COMPONENTS

RATE GROUP 323: METAL FURNITURE

(CLASS D: MANUFACTURING)

Component	2013 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2013 Premium Rate	2012 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2012 Premium Rate
A. NEW CLAIMS COST				
1. New Claims Cost	0.932	40%	1.062	47%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.300		0.316	
2. Legislative Obligations	0.129		0.143	
3. TOTAL OVERHEAD EXPENSES	<u>0.429</u>	18%	<u>0.459</u>	20%
C. PAST CLAIMS COST				
1. Past Claims Cost	0.969	42%	0.761	33%
D. TOTAL PREMIUM RATE (A+B+C)	<u><u>2.33</u></u>	<u>100%</u>	<u><u>2.28</u></u>	<u>100%</u>

2013 PREMIUM RATE COMPONENTS

RATE GROUP 325: WOODEN AND OTHER NON-METAL FURNITURE

(CLASS D: MANUFACTURING)

Component	2013 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2013 Premium Rate	2012 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2012 Premium Rate
A. NEW CLAIMS COST				
1. New Claims Cost	1.755	41%	2.064	49%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.413		0.452	
2. Legislative Obligations	0.178		0.209	
3. TOTAL OVERHEAD EXPENSES	<u>0.591</u>	14%	<u>0.661</u>	16%
C. PAST CLAIMS COST				
1. Past Claims Cost	1.954	45%	1.477	35%
D. TOTAL PREMIUM RATE (A+B+C)				
	<u>4.30</u>	<u>100%</u>	<u>4.20</u>	<u>100%</u>

2013 PREMIUM RATE COMPONENTS

RATE GROUP 328: FURNITURE PARTS AND FIXTURES

(CLASS D: MANUFACTURING)

Component	2013 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2013 Premium Rate	2012 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2012 Premium Rate
A. NEW CLAIMS COST				
1. New Claims Cost	1.798	43%	1.997	49%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.419		0.443	
2. Legislative Obligations	0.181		0.204	
3. TOTAL OVERHEAD EXPENSES	<u>0.600</u>	14%	<u>0.647</u>	16%
C. PAST CLAIMS COST				
1. Past Claims Cost	1.772	42%	1.427	35%
D. TOTAL PREMIUM RATE (A+B+C)	<u><u>4.17</u></u>	<u>100%</u>	<u><u>4.07</u></u>	<u>100%</u>

2013 PREMIUM RATE COMPONENTS

RATE GROUP 333: PRINTING, PLATEMAKING AND BINDING

(CLASS D: MANUFACTURING)

Component	2013 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2013 Premium Rate	2012 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2012 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	0.699	0.699	40%	0.730	0.730	43%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.268			0.271		
2. Legislative Obligations	0.115			0.187		
3. TOTAL OVERHEAD EXPENSES	<u>0.383</u>	0.383	22%	<u>0.458</u>	0.458	27%
C. PAST CLAIMS COST						
1. Past Claims Cost	0.668	0.668	38%	0.525	0.525	31%
D. TOTAL PREMIUM RATE (A+B+C)						
		<u>1.75</u>	<u>100%</u>	<u>1.71</u>		<u>100%</u>

2013 PREMIUM RATE COMPONENTS

RATE GROUP 335: PUBLISHING

(CLASS D: MANUFACTURING)

Component	2013 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2013 Premium Rate	2012 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2012 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	0.195	0.195	35%	0.226	0.226	41%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.094			0.105		
2. Legislative Obligations	0.055			0.057		
3. TOTAL OVERHEAD EXPENSES	<u>0.149</u>	0.149	27%	<u>0.162</u>	0.162	29%
C. PAST CLAIMS COST						
1. Past Claims Cost	0.216	0.216	39%	0.162	0.162	29%
D. TOTAL PREMIUM RATE (A+B+C)						
		<u>0.56</u>	<u>100%</u>	<u>0.55</u>		<u>100%</u>

2013 PREMIUM RATE COMPONENTS

RATE GROUP 338: FOLDING CARTONS

(CLASS D: MANUFACTURING)

Component	2013 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2013 Premium Rate	2012 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2012 Premium Rate
A. NEW CLAIMS COST				
1. New Claims Cost	1.005	38%	1.182	46%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.310		0.332	
2. Legislative Obligations	0.133		0.225	
3. TOTAL OVERHEAD EXPENSES	<u>0.443</u>	17%	<u>0.557</u>	22%
C. PAST CLAIMS COST				
1. Past Claims Cost	1.202	45%	0.848	33%
D. TOTAL PREMIUM RATE (A+B+C)	<u><u>2.65</u></u>	<u>100%</u>	<u><u>2.59</u></u>	<u>100%</u>

2013 PREMIUM RATE COMPONENTS

RATE GROUP 341: PAPER PRODUCTS

(CLASS D: MANUFACTURING)

Component	2013 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2013 Premium Rate	2012 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2012 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	1.291	1.291	41%	1.451	1.451	47%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.349			0.369		
2. Legislative Obligations	0.150			0.247		
3. TOTAL OVERHEAD EXPENSES	<u>0.499</u>	0.499	16%	<u>0.616</u>	0.616	20%
C. PAST CLAIMS COST						
1. Past Claims Cost	1.390	1.390	44%	1.040	1.040	33%
D. TOTAL PREMIUM RATE (A+B+C)						
		<u><u>3.18</u></u>	<u>100%</u>	<u><u>3.11</u></u>		<u>100%</u>

2013 PREMIUM RATE COMPONENTS

RATE GROUP 352: STEEL AND OTHER SMELTING AND REFINING INDUSTRIES

(CLASS D: MANUFACTURING)

Component	2013 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2013 Premium Rate	2012 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2012 Premium Rate
A. NEW CLAIMS COST				
1. New Claims Cost	1.067	41%	1.165	46%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.318		0.330	
2. Legislative Obligations	0.137		0.224	
3. TOTAL OVERHEAD EXPENSES	<u>0.455</u>	17%	<u>0.554</u>	22%
C. PAST CLAIMS COST				
1. Past Claims Cost	1.098	42%	0.838	33%
D. TOTAL PREMIUM RATE (A+B+C)	<u><u>2.62</u></u>	<u><u>100%</u></u>	<u><u>2.56</u></u>	<u><u>100%</u></u>

2013 PREMIUM RATE COMPONENTS

RATE GROUP 358: FOUNDRIES

(CLASS D: MANUFACTURING)

Component	2013 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2013 Premium Rate	2012 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2012 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	1.935	1.935	45%	2.055	2.055	49%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.437			0.451		
2. Legislative Obligations	0.189			0.207		
3. TOTAL OVERHEAD EXPENSES	<u>0.626</u>	0.626	15%	<u>0.658</u>	0.658	16%
C. PAST CLAIMS COST						
1. Past Claims Cost	1.729	1.729	40%	1.472	1.472	35%
D. TOTAL PREMIUM RATE (A+B+C)						
		<u>4.29</u>	<u>100%</u>	<u>4.19</u>		<u>100%</u>

2013 PREMIUM RATE COMPONENTS

RATE GROUP 361: NON-FERROUS METAL INDUSTRIES*

(CLASS D: MANUFACTURING)

Component	2013 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2013 Premium Rate	2012 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2012 Premium Rate		
A. NEW CLAIMS COST						
1. New Claims Cost	2.128	2.128	59%	1.703	1.703	49%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.463			0.403		
2. Legislative Obligations	0.200			0.185		
3. TOTAL OVERHEAD EXPENSES	<u>0.663</u>	0.663	18%	<u>0.588</u>	0.588	17%
C. PAST CLAIMS COST						
1. Past Claims Cost	0.798	0.798	22%	1.217	1.217	35%
D. TOTAL PREMIUM RATE (A+B+C)	<u><u>3.59</u></u>	<u><u>100%</u></u>		<u><u>3.51</u></u>	<u><u>100%</u></u>	

* Experience for rate groups 361, 390, 419, 421, 424 and 425 has been combined in order to determine a common 2013 premium rate.

2013 PREMIUM RATE COMPONENTS

RATE GROUP 374: DOORS AND WINDOWS

(CLASS D: MANUFACTURING)

Component	2013 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2013 Premium Rate	2012 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2012 Premium Rate
A. NEW CLAIMS COST				
1. New Claims Cost	1.434	40%	1.686	48%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.369		0.401	
2. Legislative Obligations	0.159		0.184	
3. TOTAL OVERHEAD EXPENSES	<u>0.528</u>	15%	<u>0.585</u>	17%
C. PAST CLAIMS COST				
1. Past Claims Cost	1.598	45%	1.207	35%
D. TOTAL PREMIUM RATE (A+B+C)	<u><u>3.56</u></u>	<u>100%</u>	<u><u>3.48</u></u>	<u>100%</u>

2013 PREMIUM RATE COMPONENTS

RATE GROUP 375: STRUCTURAL AND ARCHITECTURAL PRODUCTS

(CLASS D: MANUFACTURING)

Component	2013 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2013 Premium Rate	2012 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2012 Premium Rate		
A. NEW CLAIMS COST						
1. New Claims Cost	2.038	2.038	43%	2.272	2.272	49%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.451			0.481		
2. Legislative Obligations	0.195			0.221		
3. TOTAL OVERHEAD EXPENSES	<u>0.646</u>	0.646	14%	<u>0.702</u>	0.702	15%
C. PAST CLAIMS COST						
1. Past Claims Cost	2.026	2.026	43%	1.625	1.625	35%
D. TOTAL PREMIUM RATE (A+B+C)						
	<u><u>4.71</u></u>	<u><u>100%</u></u>		<u><u>4.60</u></u>	<u><u>100%</u></u>	

2013 PREMIUM RATE COMPONENTS

RATE GROUP 377: COATING OF METAL PRODUCTS

(CLASS D: MANUFACTURING)

Component	2013 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2013 Premium Rate	2012 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2012 Premium Rate
A. NEW CLAIMS COST				
1. New Claims Cost	1.739	42%	2.007	49%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.411		0.444	
2. Legislative Obligations	0.177		0.205	
3. TOTAL OVERHEAD EXPENSES	<u>0.588</u>	14%	<u>0.649</u>	16%
C. PAST CLAIMS COST				
1. Past Claims Cost	1.863	44%	1.434	35%
D. TOTAL PREMIUM RATE (A+B+C)	<u><u>4.19</u></u>	<u>100%</u>	<u><u>4.09</u></u>	<u>100%</u>

2013 PREMIUM RATE COMPONENTS

RATE GROUP 379: HARDWARE, TOOLS AND CUTLERY

(CLASS D: MANUFACTURING)

Component	2013 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2013 Premium Rate	2012 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2012 Premium Rate
A. NEW CLAIMS COST				
1. New Claims Cost	1.078	39%	1.268	47%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.320		0.344	
2. Legislative Obligations	0.138		0.157	
3. TOTAL OVERHEAD EXPENSES	<u>0.458</u>	17%	<u>0.501</u>	19%
C. PAST CLAIMS COST				
1. Past Claims Cost	1.204	44%	0.908	34%
D. TOTAL PREMIUM RATE (A+B+C)	<u><u>2.74</u></u>	<u>100%</u>	<u><u>2.68</u></u>	<u>100%</u>

2013 PREMIUM RATE COMPONENTS

RATE GROUP 382: METAL DIES, MOULDS AND PATTERNS

(CLASS D: MANUFACTURING)

Component	2013 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2013 Premium Rate	2012 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2012 Premium Rate
A. NEW CLAIMS COST				
1. New Claims Cost	1.070	48%	1.003	46%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.319		0.308	
2. Legislative Obligations	0.137		0.140	
3. TOTAL OVERHEAD EXPENSES	<u>0.456</u>	21%	<u>0.448</u>	21%
C. PAST CLAIMS COST				
1. Past Claims Cost	0.694	31%	0.718	33%
D. TOTAL PREMIUM RATE (A+B+C)	<u><u>2.22</u></u>	<u>100%</u>	<u><u>2.17</u></u>	<u>100%</u>

2013 PREMIUM RATE COMPONENTS

RATE GROUP 383: HEATING, REFRIGERATION AND AIR CONDITIONING EQUIPMENT

(CLASS D: MANUFACTURING)

Component	2013 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2013 Premium Rate	2012 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2012 Premium Rate		
A. NEW CLAIMS COST						
1. New Claims Cost	1.096	1.096	39%	1.289	1.289	47%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.322			0.347		
2. Legislative Obligations	0.139			0.158		
3. TOTAL OVERHEAD EXPENSES	<u>0.461</u>	0.461	17%	<u>0.505</u>	0.505	19%
C. PAST CLAIMS COST						
1. Past Claims Cost	1.223	1.223	44%	0.923	0.923	34%
D. TOTAL PREMIUM RATE (A+B+C)						
	<u><u>2.78</u></u>	<u><u>100%</u></u>		<u><u>2.72</u></u>	<u><u>100%</u></u>	

2013 PREMIUM RATE COMPONENTS

RATE GROUP 385: MACHINE SHOPS

(CLASS D: MANUFACTURING)

Component	2013 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2013 Premium Rate	2012 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2012 Premium Rate		
A. NEW CLAIMS COST						
1. New Claims Cost	1.359	1.359	52%	1.204	1.204	47%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.358			0.335		
2. Legislative Obligations	0.154			0.153		
3. TOTAL OVERHEAD EXPENSES	<u>0.512</u>	0.512	20%	<u>0.488</u>	0.488	19%
C. PAST CLAIMS COST						
1. Past Claims Cost	0.739	0.739	28%	0.861	0.861	34%
D. TOTAL PREMIUM RATE (A+B+C)	<u><u>2.61</u></u>	<u><u>100%</u></u>		<u><u>2.55</u></u>	<u><u>100%</u></u>	

2013 PREMIUM RATE COMPONENTS

RATE GROUP 387: OTHER METAL FABRICATING INDUSTRIES

(CLASS D: MANUFACTURING)

Component	2013 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2013 Premium Rate	2012 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2012 Premium Rate
A. NEW CLAIMS COST				
1. New Claims Cost	1.502	41%	1.747	49%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.378		0.409	
2. Legislative Obligations	0.163		0.188	
3. TOTAL OVERHEAD EXPENSES	<u>0.541</u>	15%	<u>0.597</u>	17%
C. PAST CLAIMS COST				
1. Past Claims Cost	1.637	44%	1.249	35%
D. TOTAL PREMIUM RATE (A+B+C)	<u><u>3.68</u></u>	<u><u>100%</u></u>	<u><u>3.59</u></u>	<u><u>100%</u></u>

2013 PREMIUM RATE COMPONENTS

RATE GROUP 389: METAL CLOSURES AND CONTAINERS

(CLASS D: MANUFACTURING)

Component	2013 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2013 Premium Rate	2012 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2012 Premium Rate
A. NEW CLAIMS COST				
1. New Claims Cost	1.487	57%	1.190	47%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.375		0.333	
2. Legislative Obligations	0.162		0.151	
3. TOTAL OVERHEAD EXPENSES	<u>0.537</u>	21%	<u>0.484</u>	19%
C. PAST CLAIMS COST				
1. Past Claims Cost	0.566	22%	0.852	34%
D. TOTAL PREMIUM RATE (A+B+C)	<u><u>2.59</u></u>	<u><u>100%</u></u>	<u><u>2.53</u></u>	<u><u>100%</u></u>

2013 PREMIUM RATE COMPONENTS

RATE GROUP 390: OTHER STAMPED AND PRESSED METAL PRODUCTS*

(CLASS D: MANUFACTURING)

Component	2013 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2013 Premium Rate	2012 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2012 Premium Rate		
A. NEW CLAIMS COST						
1. New Claims Cost	2.128	2.128	59%	1.703	1.703	49%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.463			0.403		
2. Legislative Obligations	0.200			0.185		
3. TOTAL OVERHEAD EXPENSES	<u>0.663</u>	0.663	18%	<u>0.588</u>	0.588	17%
C. PAST CLAIMS COST						
1. Past Claims Cost	0.798	0.798	22%	1.217	1.217	35%
D. TOTAL PREMIUM RATE (A+B+C)	<u><u>3.59</u></u>	<u><u>100%</u></u>		<u><u>3.51</u></u>	<u><u>100%</u></u>	

* Experience for rate groups 361, 390, 419, 421, 424 and 425 has been combined in order to determine a common 2013 premium rate.

2013 PREMIUM RATE COMPONENTS

RATE GROUP 393: WIRE PRODUCTS

(CLASS D: MANUFACTURING)

Component	2013 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2013 Premium Rate	2012 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2012 Premium Rate
A. NEW CLAIMS COST				
1. New Claims Cost	1.496	44%	1.586	48%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.377		0.387	
2. Legislative Obligations	0.163		0.178	
3. TOTAL OVERHEAD EXPENSES	<u>0.540</u>	16%	<u>0.565</u>	17%
C. PAST CLAIMS COST				
1. Past Claims Cost	1.334	40%	1.135	34%
D. TOTAL PREMIUM RATE (A+B+C)	<u><u>3.37</u></u>	<u>100%</u>	<u><u>3.29</u></u>	<u>100%</u>

2013 PREMIUM RATE COMPONENTS

RATE GROUP 402: MAJOR APPLIANCES AND TRANSMISSION EQUIPMENT

(CLASS D: MANUFACTURING)

Component	2013 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2013 Premium Rate	2012 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2012 Premium Rate
A. NEW CLAIMS COST				
1. New Claims Cost	1.239	53%	1.057	47%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.342		0.315	
2. Legislative Obligations	0.147		0.143	
3. TOTAL OVERHEAD EXPENSES	<u>0.489</u>	21%	<u>0.458</u>	20%
C. PAST CLAIMS COST				
1. Past Claims Cost	0.592	26%	0.759	33%
D. TOTAL PREMIUM RATE (A+B+C)	<u><u>2.32</u></u>	<u>100%</u>	<u><u>2.27</u></u>	<u>100%</u>

2013 PREMIUM RATE COMPONENTS

RATE GROUP 403: OTHER MACHINERY AND EQUIPMENT

(CLASS D: MANUFACTURING)

Component	2013 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2013 Premium Rate	2012 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2012 Premium Rate
A. NEW CLAIMS COST				
1. New Claims Cost	0.771	44%	0.759	45%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.278		0.275	
2. Legislative Obligations	0.119		0.124	
3. TOTAL OVERHEAD EXPENSES	<u>0.397</u>	23%	<u>0.399</u>	23%
C. PAST CLAIMS COST				
1. Past Claims Cost	0.572	33%	0.545	32%
D. TOTAL PREMIUM RATE (A+B+C)	<u><u>1.74</u></u>	<u><u>100%</u></u>	<u><u>1.70</u></u>	<u><u>100%</u></u>

2013 PREMIUM RATE COMPONENTS
RATE GROUP 406: ELEVATORS AND ESCALATORS

(CLASS D: MANUFACTURING)

Component	2013 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2013 Premium Rate	2012 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2012 Premium Rate		
A. NEW CLAIMS COST						
1. New Claims Cost	1.062	1.062	39%	1.249	1.249	47%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.318			0.341		
2. Legislative Obligations	0.137			0.156		
3. TOTAL OVERHEAD EXPENSES	<u>0.455</u>	0.455	17%	<u>0.497</u>	0.497	19%
C. PAST CLAIMS COST						
1. Past Claims Cost	1.183	1.183	44%	0.894	0.894	34%
D. TOTAL PREMIUM RATE (A+B+C)	<u><u>2.70</u></u>	<u><u>100%</u></u>		<u><u>2.64</u></u>	<u><u>100%</u></u>	

2013 PREMIUM RATE COMPONENTS

RATE GROUP 408: BOILERS, PUMPS AND FANS

(CLASS D: MANUFACTURING)

Component	2013 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2013 Premium Rate	2012 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2012 Premium Rate		
A. NEW CLAIMS COST						
1. New Claims Cost	0.955	0.955	39%	1.123	1.123	47%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.303			0.324		
2. Legislative Obligations	0.130			0.147		
3. TOTAL OVERHEAD EXPENSES	<u>0.433</u>	0.433	18%	<u>0.471</u>	0.471	20%
C. PAST CLAIMS COST						
1. Past Claims Cost	1.072	1.072	44%	0.803	0.803	33%
D. TOTAL PREMIUM RATE (A+B+C)						
	<u>2.46</u>	<u>100%</u>		<u>2.40</u>	<u>100%</u>	

2013 PREMIUM RATE COMPONENTS

RATE GROUP 411: AGRICULTURAL, CONSTRUCTION AND MINING MACHINERY

(CLASS D: MANUFACTURING)

Component	2013 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2013 Premium Rate	2012 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2012 Premium Rate
A. NEW CLAIMS COST				
1. New Claims Cost	1.407	49%	1.343	48%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.365		0.354	
2. Legislative Obligations	0.157		0.161	
3. TOTAL OVERHEAD EXPENSES	<u>0.522</u>	18%	<u>0.515</u>	18%
C. PAST CLAIMS COST				
1. Past Claims Cost	0.961	33%	0.961	34%
D. TOTAL PREMIUM RATE (A+B+C)	<u><u>2.89</u></u>	<u>100%</u>	<u><u>2.82</u></u>	<u>100%</u>

2013 PREMIUM RATE COMPONENTS

RATE GROUP 417: AIRCRAFT MANUFACTURING

(CLASS D: MANUFACTURING)

Component	2013 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2013 Premium Rate	2012 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2012 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	0.569	0.569	36%	0.669	0.669	44%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.250			0.262		
2. Legislative Obligations	0.107			0.118		
3. TOTAL OVERHEAD EXPENSES	<u>0.357</u>	0.357	23%	<u>0.380</u>	0.380	25%
C. PAST CLAIMS COST						
1. Past Claims Cost	0.634	0.634	41%	0.481	0.481	31%
D. TOTAL PREMIUM RATE (A+B+C)						
		<u>1.56</u>	<u>100%</u>	<u>1.53</u>		<u>100%</u>

2013 PREMIUM RATE COMPONENTS

RATE GROUP 419: MOTOR VEHICLE ASSEMBLY*

(CLASS D: MANUFACTURING)

Component	2013 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2013 Premium Rate	2012 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2012 Premium Rate		
A. NEW CLAIMS COST						
1. New Claims Cost	2.128	2.128	59%	1.703	1.703	49%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.463			0.403		
2. Legislative Obligations	0.200			0.185		
3. TOTAL OVERHEAD EXPENSES	<u>0.663</u>	0.663	18%	<u>0.588</u>	0.588	17%
C. PAST CLAIMS COST						
1. Past Claims Cost	0.798	0.798	22%	1.217	1.217	35%
D. TOTAL PREMIUM RATE (A+B+C)						
	<u>3.59</u>	<u>100%</u>		<u>3.51</u>	<u>100%</u>	

* Experience for rate groups 361, 390, 419, 421, 424 and 425 has been combined in order to determine a common 2013 premium rate.

2013 PREMIUM RATE COMPONENTS

RATE GROUP 420: MOTOR VEHICLE ENGINE MANUFACTURING

(CLASS D: MANUFACTURING)

Component	2013 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2013 Premium Rate	2012 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2012 Premium Rate		
A. NEW CLAIMS COST						
1. New Claims Cost	1.048	1.048	55%	0.839	0.839	45%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.315			0.285		
2. Legislative Obligations	0.136			0.129		
3. TOTAL OVERHEAD EXPENSES	<u>0.451</u>	0.451	24%	<u>0.414</u>	0.414	22%
C. PAST CLAIMS COST						
1. Past Claims Cost	0.391	0.391	21%	0.601	0.601	32%
D. TOTAL PREMIUM RATE (A+B+C)						
	<u>1.89</u>	<u>100%</u>		<u>1.85</u>	<u>100%</u>	

2013 PREMIUM RATE COMPONENTS

RATE GROUP 421: OTHER MOTOR VEHICLE PARTS AND EQUIPMENT*

(CLASS D: MANUFACTURING)

Component	2013 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2013 Premium Rate	2012 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2012 Premium Rate		
A. NEW CLAIMS COST						
1. New Claims Cost	2.128	2.128	59%	1.703	1.703	49%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.463			0.403		
2. Legislative Obligations	0.200			0.185		
3. TOTAL OVERHEAD EXPENSES	<u>0.663</u>	0.663	18%	<u>0.588</u>	0.588	17%
C. PAST CLAIMS COST						
1. Past Claims Cost	0.798	0.798	22%	1.217	1.217	35%
D. TOTAL PREMIUM RATE (A+B+C)						
	<u>3.59</u>	<u>100%</u>		<u>3.51</u>	<u>100%</u>	

* Experience for rate groups 361, 390, 419, 421, 424 and 425 has been combined in order to determine a common 2013 premium rate.

2013 PREMIUM RATE COMPONENTS
RATE GROUP 424: MOTOR VEHICLE STAMPINGS*
(CLASS D: MANUFACTURING)

Component	2013 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2013 Premium Rate	2012 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2012 Premium Rate		
A. NEW CLAIMS COST						
1. New Claims Cost	2.128	2.128	59%	1.703	1.703	49%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.463			0.403		
2. Legislative Obligations	0.200			0.185		
3. TOTAL OVERHEAD EXPENSES	<u>0.663</u>	0.663	18%	<u>0.588</u>	0.588	17%
C. PAST CLAIMS COST						
1. Past Claims Cost	0.798	0.798	22%	1.217	1.217	35%
D. TOTAL PREMIUM RATE (A+B+C)	<u><u>3.59</u></u>	<u><u>100%</u></u>		<u><u>3.51</u></u>	<u><u>100%</u></u>	

* Experience for rate groups 361, 390, 419, 421, 424 and 425 has been combined in order to determine a common 2013 premium rate.

2013 PREMIUM RATE COMPONENTS

RATE GROUP 425: MOTOR VEHICLE WHEELS AND BRAKES*

(CLASS D: MANUFACTURING)

Component	2013 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2013 Premium Rate	2012 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2012 Premium Rate		
A. NEW CLAIMS COST						
1. New Claims Cost	2.128	2.128	59%	1.703	1.703	49%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.463			0.403		
2. Legislative Obligations	0.200			0.185		
3. TOTAL OVERHEAD EXPENSES	<u>0.663</u>	0.663	18%	<u>0.588</u>	0.588	17%
C. PAST CLAIMS COST						
1. Past Claims Cost	0.798	0.798	22%	1.217	1.217	35%
D. TOTAL PREMIUM RATE (A+B+C)	<u><u>3.59</u></u>	<u>100%</u>		<u><u>3.51</u></u>	<u>100%</u>	

* Experience for rate groups 361, 390, 419, 421, 424 and 425 has been combined in order to determine a common 2013 premium rate.

2013 PREMIUM RATE COMPONENTS

RATE GROUP 428: MOTOR VEHICLE FABRIC ACCESSORIES

(CLASS D: MANUFACTURING)

Component	2013 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2013 Premium Rate	2012 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2012 Premium Rate		
A. NEW CLAIMS COST						
1. New Claims Cost	2.757	2.757	60%	2.206	2.206	49%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.549			0.471		
2. Legislative Obligations	0.237			0.217		
3. TOTAL OVERHEAD EXPENSES	<u>0.786</u>	0.786	17%	<u>0.688</u>	0.688	15%
C. PAST CLAIMS COST						
1. Past Claims Cost	1.037	1.037	23%	1.575	1.575	35%
D. TOTAL PREMIUM RATE (A+B+C)						
	<u>4.58</u>	<u>100%</u>		<u>4.47</u>	<u>100%</u>	

2013 PREMIUM RATE COMPONENTS

RATE GROUP 432: TRUCKS, BUSES AND TRAILERS

(CLASS D: MANUFACTURING)

Component	2013 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2013 Premium Rate	2012 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2012 Premium Rate
A. NEW CLAIMS COST				
1. New Claims Cost	2.198	50%	2.113	49%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.473		0.459	
2. Legislative Obligations	0.204		0.211	
3. TOTAL OVERHEAD EXPENSES	<u>0.677</u>	15%	<u>0.670</u>	16%
C. PAST CLAIMS COST				
1. Past Claims Cost	1.515	35%	1.508	35%
D. TOTAL PREMIUM RATE (A+B+C)	<u><u>4.39</u></u>	<u>100%</u>	<u><u>4.29</u></u>	<u>100%</u>

2013 PREMIUM RATE COMPONENTS

RATE GROUP 442: RAILROAD ROLLING STOCK

(CLASS D: MANUFACTURING)

Component	2013 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2013 Premium Rate	2012 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2012 Premium Rate
A. NEW CLAIMS COST				
1. New Claims Cost	1.141	42%	1.268	47%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.329		0.344	
2. Legislative Obligations	0.141		0.157	
3. TOTAL OVERHEAD EXPENSES	<u>0.470</u>	17%	<u>0.501</u>	19%
C. PAST CLAIMS COST				
1. Past Claims Cost	1.129	41%	0.908	34%
D. TOTAL PREMIUM RATE (A+B+C)	<u><u>2.74</u></u>	<u>100%</u>	<u><u>2.68</u></u>	<u>100%</u>

2013 PREMIUM RATE COMPONENTS

RATE GROUP 460: LIGHTING AND SMALL ELECTRICAL APPLIANCES

(CLASS D: MANUFACTURING)

Component	2013 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2013 Premium Rate	2012 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2012 Premium Rate
A. NEW CLAIMS COST				
1. New Claims Cost	1.381	52%	1.221	47%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.361		0.338	
2. Legislative Obligations	0.156		0.154	
3. TOTAL OVERHEAD EXPENSES	<u>0.517</u>	20%	<u>0.492</u>	19%
C. PAST CLAIMS COST				
1. Past Claims Cost	0.752	28%	0.875	34%
D. TOTAL PREMIUM RATE (A+B+C)	<u><u>2.65</u></u>	<u><u>100%</u></u>	<u><u>2.59</u></u>	<u><u>100%</u></u>

2013 PREMIUM RATE COMPONENTS

RATE GROUP 466: COMMUNICATION AND ENERGY WIRE PRODUCTS

(CLASS D: MANUFACTURING)

Component	2013 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2013 Premium Rate	2012 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2012 Premium Rate		
A. NEW CLAIMS COST						
1. New Claims Cost	0.966	0.966	39%	1.120	1.120	47%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.305			0.324		
2. Legislative Obligations	0.131			0.147		
3. TOTAL OVERHEAD EXPENSES	<u>0.436</u>	0.436	18%	<u>0.471</u>	0.471	20%
C. PAST CLAIMS COST						
1. Past Claims Cost	1.048	1.048	43%	0.801	0.801	34%
D. TOTAL PREMIUM RATE (A+B+C)						
	<u>2.45</u>	<u>100%</u>		<u>2.39</u>	<u>100%</u>	

2013 PREMIUM RATE COMPONENTS

RATE GROUP 468: ELECTRONIC EQUIPMENT & OTHER COMMUNICATION DEVICES

(CLASS D: MANUFACTURING)

Component	2013 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2013 Premium Rate	2012 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2012 Premium Rate		
A. NEW CLAIMS COST						
1. New Claims Cost	0.136	0.136	35%	0.159	0.159	41%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.066			0.074		
2. Legislative Obligations	0.046			0.045		
3. TOTAL OVERHEAD EXPENSES	<u>0.112</u>	0.112	29%	<u>0.119</u>	0.119	31%
C. PAST CLAIMS COST						
1. Past Claims Cost	0.142	0.142	36%	0.115	0.115	29%
D. TOTAL PREMIUM RATE (A+B+C)	<u><u>0.39</u></u>	<u><u>100%</u></u>		<u><u>0.39</u></u>	<u><u>100%</u></u>	

2013 PREMIUM RATE COMPONENTS

RATE GROUP 477: INDUSTRIAL ELECTRICAL EQUIPMENT

(CLASS D: MANUFACTURING)

Component	2013 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2013 Premium Rate	2012 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2012 Premium Rate
A. NEW CLAIMS COST				
1. New Claims Cost	0.563	0.563	0.662	0.662
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.249		0.261	
2. Legislative Obligations	0.107		0.118	
3. TOTAL OVERHEAD EXPENSES	<u>0.356</u>	0.356	<u>0.379</u>	0.379
C. PAST CLAIMS COST				
1. Past Claims Cost	0.631	0.631	0.475	0.475
D. TOTAL PREMIUM RATE (A+B+C)				
	<u>1.55</u>	<u>100%</u>	<u>1.52</u>	<u>100%</u>

2013 PREMIUM RATE COMPONENTS

RATE GROUP 485: BRICKS, CERAMICS AND ABRASIVES

(CLASS D: MANUFACTURING)

Component	2013 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2013 Premium Rate	2012 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2012 Premium Rate		
A. NEW CLAIMS COST						
1. New Claims Cost	2.017	2.017	44%	2.183	2.183	49%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.449			0.468		
2. Legislative Obligations	0.194			0.216		
3. TOTAL OVERHEAD EXPENSES	<u>0.643</u>	0.643	14%	<u>0.684</u>	0.684	15%
C. PAST CLAIMS COST						
1. Past Claims Cost	1.880	1.880	41%	1.561	1.561	35%
D. TOTAL PREMIUM RATE (A+B+C)						
	<u><u>4.54</u></u>	<u>100%</u>		<u><u>4.43</u></u>	<u>100%</u>	

2013 PREMIUM RATE COMPONENTS

RATE GROUP 496: CONCRETE PRODUCTS

(CLASS D: MANUFACTURING)

Component	2013 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2013 Premium Rate	2012 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2012 Premium Rate		
A. NEW CLAIMS COST						
1. New Claims Cost	2.240	2.240	41%	2.635	2.635	50%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.479			0.530		
2. Legislative Obligations	0.207			0.245		
3. TOTAL OVERHEAD EXPENSES	<u>0.686</u>	0.686	13%	<u>0.775</u>	0.775	15%
C. PAST CLAIMS COST						
1. Past Claims Cost	2.494	2.494	46%	1.884	1.884	36%
D. TOTAL PREMIUM RATE (A+B+C)						
	<u>5.42</u>	<u>100%</u>		<u>5.29</u>	<u>100%</u>	

2013 PREMIUM RATE COMPONENTS

RATE GROUP 497: READY-MIX CONCRETE

(CLASS D: MANUFACTURING)

Component	2013 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2013 Premium Rate	2012 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2012 Premium Rate		
A. NEW CLAIMS COST						
1. New Claims Cost	1.580	1.580	40%	1.858	1.858	48%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.389			0.424		
2. Legislative Obligations	0.168			0.227		
3. TOTAL OVERHEAD EXPENSES	<u>0.557</u>	0.557	14%	<u>0.651</u>	0.651	17%
C. PAST CLAIMS COST						
1. Past Claims Cost	1.793	1.793	46%	1.327	1.327	35%
D. TOTAL PREMIUM RATE (A+B+C)						
	<u>3.93</u>	<u>100%</u>		<u>3.84</u>	<u>100%</u>	

2013 PREMIUM RATE COMPONENTS

RATE GROUP 501: NON-METALLIC MINERAL PRODUCTS

(CLASS D: MANUFACTURING)

Component	2013 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2013 Premium Rate	2012 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2012 Premium Rate		
A. NEW CLAIMS COST						
1. New Claims Cost	1.192	1.192	40%	1.402	1.402	48%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.336			0.362		
2. Legislative Obligations	0.144			0.165		
3. TOTAL OVERHEAD EXPENSES	<u>0.480</u>	0.480	16%	<u>0.527</u>	0.527	18%
C. PAST CLAIMS COST						
1. Past Claims Cost	1.328	1.328	44%	1.003	1.003	34%
D. TOTAL PREMIUM RATE (A+B+C)						
	<u>3.00</u>	<u>100%</u>		<u>2.93</u>	<u>100%</u>	

2013 PREMIUM RATE COMPONENTS

RATE GROUP 502: GLASS PRODUCTS

(CLASS D: MANUFACTURING)

Component	2013 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2013 Premium Rate	2012 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2012 Premium Rate		
A. NEW CLAIMS COST						
1. New Claims Cost	1.782	1.782	58%	1.426	1.426	48%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.416			0.365		
2. Legislative Obligations	0.179			0.167		
3. TOTAL OVERHEAD EXPENSES	<u>0.595</u>	0.595	20%	<u>0.532</u>	0.532	18%
C. PAST CLAIMS COST						
1. Past Claims Cost	0.673	0.673	22%	1.021	1.021	34%
D. TOTAL PREMIUM RATE (A+B+C)						
	<u>3.05</u>	<u>100%</u>		<u>2.98</u>	<u>100%</u>	

2013 PREMIUM RATE COMPONENTS

RATE GROUP 507: PETROLEUM AND COAL PRODUCTS

(CLASS D: MANUFACTURING)

Component	2013 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2013 Premium Rate	2012 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2012 Premium Rate
A. NEW CLAIMS COST				
1. New Claims Cost	0.598	51%	0.479	42%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.254		0.222	
2. Legislative Obligations	0.109		0.101	
3. TOTAL OVERHEAD EXPENSES	<u>0.363</u>	31%	<u>0.323</u>	28%
C. PAST CLAIMS COST				
1. Past Claims Cost	0.209	18%	0.344	30%
D. TOTAL PREMIUM RATE (A+B+C)	<u><u>1.17</u></u>	<u><u>100%</u></u>	<u><u>1.15</u></u>	<u><u>100%</u></u>

2013 PREMIUM RATE COMPONENTS

RATE GROUP 512: RESINS, PAINT, INK AND ADHESIVES

(CLASS D: MANUFACTURING)

Component	2013 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2013 Premium Rate	2012 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2012 Premium Rate		
A. NEW CLAIMS COST						
1. New Claims Cost	0.849	0.849	49%	0.761	0.761	45%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.288			0.275		
2. Legislative Obligations	0.124			0.124		
3. TOTAL OVERHEAD EXPENSES	<u>0.412</u>	0.412	24%	<u>0.399</u>	0.399	23%
C. PAST CLAIMS COST						
1. Past Claims Cost	0.489	0.489	28%	0.547	0.547	32%
D. TOTAL PREMIUM RATE (A+B+C)						
	<u>1.75</u>	<u>100%</u>		<u>1.71</u>	<u>100%</u>	

2013 PREMIUM RATE COMPONENTS

RATE GROUP 514: PHARMACEUTICALS AND MEDICINES

(CLASS D: MANUFACTURING)

Component	2013 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2013 Premium Rate	2012 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2012 Premium Rate
A. NEW CLAIMS COST				
1. New Claims Cost	0.361	38%	0.390	41%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.174		0.181	
2. Legislative Obligations	0.081		0.086	
3. TOTAL OVERHEAD EXPENSES	<u>0.255</u>	27%	<u>0.267</u>	28%
C. PAST CLAIMS COST				
1. Past Claims Cost	0.344	36%	0.280	30%
D. TOTAL PREMIUM RATE (A+B+C)				
	<u>0.96</u>	<u>100%</u>	<u>0.94</u>	<u>100%</u>

2013 PREMIUM RATE COMPONENTS

RATE GROUP 517: SOAP AND TOILETRIES

(CLASS D: MANUFACTURING)

Component	2013 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2013 Premium Rate	2012 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2012 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	0.640	0.640	38%	0.725	0.725	44%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.260			0.270		
2. Legislative Obligations	<u>0.111</u>			<u>0.122</u>		
3. TOTAL OVERHEAD EXPENSES	0.371	0.371	22%	0.392	0.392	24%
C. PAST CLAIMS COST						
1. Past Claims Cost	0.669	0.669	40%	0.521	0.521	32%
D. TOTAL PREMIUM RATE (A+B+C)						
		<u>1.68</u>	<u>100%</u>	<u>1.64</u>		<u>100%</u>

2013 PREMIUM RATE COMPONENTS

RATE GROUP 524: CHEMICAL INDUSTRIES

(CLASS D: MANUFACTURING)

Component	2013 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2013 Premium Rate	2012 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2012 Premium Rate
A. NEW CLAIMS COST				
1. New Claims Cost	0.743	38%	0.873	45%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.274		0.290	
2. Legislative Obligations	<u>0.118</u>		<u>0.132</u>	
3. TOTAL OVERHEAD EXPENSES	0.392	20%	0.422	22%
C. PAST CLAIMS COST				
1. Past Claims Cost	0.825	42%	0.626	33%
D. TOTAL PREMIUM RATE (A+B+C)				
	1.96	100%	1.92	100%

2013 PREMIUM RATE COMPONENTS
RATE GROUP 529: JEWELRY AND INSTRUMENTS
(CLASS D: MANUFACTURING)

Component	2013 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2013 Premium Rate	2012 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2012 Premium Rate		
A. NEW CLAIMS COST						
1. New Claims Cost	0.353	0.353	35%	0.415	0.415	42%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.170			0.193		
2. Legislative Obligations	0.080			0.090		
3. TOTAL OVERHEAD EXPENSES	<u>0.250</u>	0.250	25%	<u>0.283</u>	0.283	28%
C. PAST CLAIMS COST						
1. Past Claims Cost	0.417	0.417	41%	0.299	0.299	30%
D. TOTAL PREMIUM RATE (A+B+C)						
	<u>1.02</u>	<u>100%</u>		<u>1.00</u>	<u>100%</u>	

2013 PREMIUM RATE COMPONENTS

RATE GROUP 533: SIGNS AND DISPLAYS

(CLASS D: MANUFACTURING)

Component	2013 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2013 Premium Rate	2012 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2012 Premium Rate		
A. NEW CLAIMS COST						
1. New Claims Cost	1.274	1.274	40%	1.498	1.498	48%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.347			0.375		
2. Legislative Obligations	0.149			0.172		
3. TOTAL OVERHEAD EXPENSES	<u>0.496</u>	0.496	16%	<u>0.547</u>	0.547	18%
C. PAST CLAIMS COST						
1. Past Claims Cost	1.420	1.420	45%	1.072	1.072	34%
D. TOTAL PREMIUM RATE (A+B+C)						
	<u><u>3.19</u></u>	<u><u>100%</u></u>		<u><u>3.12</u></u>	<u><u>100%</u></u>	

2013 PREMIUM RATE COMPONENTS
RATE GROUP 538: SPORTING GOODS AND TOYS
(CLASS D: MANUFACTURING)

Component	2013 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2013 Premium Rate	2012 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2012 Premium Rate
A. NEW CLAIMS COST				
1. New Claims Cost	1.745	41%	2.052	49%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.411		0.451	
2. Legislative Obligations	0.178		0.207	
3. TOTAL OVERHEAD EXPENSES	<u>0.589</u>	14%	<u>0.658</u>	16%
C. PAST CLAIMS COST				
1. Past Claims Cost	1.946	45%	1.468	35%
D. TOTAL PREMIUM RATE (A+B+C)	<u><u>4.28</u></u>	<u><u>100%</u></u>	<u><u>4.18</u></u>	<u><u>100%</u></u>

2013 PREMIUM RATE COMPONENTS

RATE GROUP 542: OTHER MANUFACTURED PRODUCTS

(CLASS D: MANUFACTURING)

Component	2013 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2013 Premium Rate	2012 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2012 Premium Rate
A. NEW CLAIMS COST				
1. New Claims Cost	0.812	38%	0.955	46%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.284		0.301	
2. Legislative Obligations	0.122		0.136	
3. TOTAL OVERHEAD EXPENSES	<u>0.406</u>	19%	<u>0.437</u>	21%
C. PAST CLAIMS COST				
1. Past Claims Cost	0.912	43%	0.685	33%
D. TOTAL PREMIUM RATE (A+B+C)	<u><u>2.13</u></u>	<u>100%</u>	<u><u>2.08</u></u>	<u>100%</u>

2013 PREMIUM RATE COMPONENTS

CLASS D: MANUFACTURING

Component	2013 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2013 Premium Rate	2012 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2012 Premium Rate
A. NEW CLAIMS COST				
1. New Claims Cost	1.183	46%	1.174	47%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.317		0.315	
2. Legislative Obligations	0.139		0.151	
3. TOTAL OVERHEAD EXPENSES	<u>0.456</u>	18%	<u>0.466</u>	19%
C. PAST CLAIMS COST				
1. Past Claims Cost	0.906	36%	0.840	34%
D. TOTAL PREMIUM RATE (A+B+C)	<u><u>2.55</u></u>	<u>100%</u>	<u><u>2.48</u></u>	<u>100%</u>

2013 PREMIUM RATES

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

Rate Group	Description	New Claims Cost (\$)	Overhead (\$)	Past Claims Cost (\$)	2013 Premium Rate (\$)
207	MEAT AND FISH PRODUCTS	1.913	0.623	2.124	4.66
210	POULTRY PRODUCTS	1.408	0.522	1.570	3.50
214	FRUIT AND VEGETABLE PRODUCTS	1.099	0.462	1.119	2.68
216	DAIRY PRODUCTS	0.887	0.420	0.953	2.26
220	OTHER BAKERY PRODUCTS	1.626	0.565	1.809	4.00
222	CONFECTIONERY	0.671	0.377	0.752	1.80
223	BISCUITS, SNACK FOODS AND OTHER FOOD PRODUCTS	1.101	0.462	1.227	2.79
226	CRUSHED AND GROUND FOODS	0.667	0.377	0.646	1.69
230	ALCOHOLIC BEVERAGES	0.565	0.357	0.628	1.55
231	SOFT DRINKS	1.444	0.530	1.606	3.58
238	OTHER RUBBER PRODUCTS	2.393	0.715	1.022	4.13
258	FOAMED AND EXPANDED PLASTIC PRODUCTS	1.655	0.570	0.695	2.92
261	PLASTIC FILM AND SHEETING	1.118	0.465	0.877	2.46
263	OTHER PLASTIC PRODUCTS	1.314	0.504	1.412	3.23
289	CLOTH, CARPETS AND TEXTILE PRODUCTS	1.510	0.542	1.658	3.71
301	CLOTHING, FIBRE AND YARN	1.187	0.479	0.764	2.43
308	MILLWORK AND OTHER WOOD INDUSTRIES	2.304	0.699	2.567	5.57
311	WOODEN CABINETS	1.693	0.578	1.889	4.16
312	WOODEN BOXES AND PALLETS	3.470	0.927	2.743	7.14

2013 PREMIUM RATES

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

Rate Group	Description	New Claims Cost (\$)	Overhead (\$)	Past Claims Cost (\$)	2013 Premium Rate (\$)
322	UPHOLSTERED FURNITURE	1.965	0.631	0.744	3.34
323	METAL FURNITURE	0.932	0.429	0.969	2.33
325	WOODEN AND OTHER NON-METAL FURNITURE	1.755	0.591	1.954	4.30
328	FURNITURE PARTS AND FIXTURES	1.798	0.600	1.772	4.17
333	PRINTING, PLATEMAKING AND BINDING	0.699	0.383	0.668	1.75
335	PUBLISHING	0.195	0.149	0.216	0.56
338	FOLDING CARTONS	1.005	0.443	1.202	2.65
341	PAPER PRODUCTS	1.291	0.499	1.390	3.18
352	STEEL AND OTHER SMELTING AND REFINING INDUSTRIES	1.067	0.455	1.098	2.62
358	FOUNDRIES	1.935	0.626	1.729	4.29
361	NON-FERROUS METAL INDUSTRIES	2.128	0.663	0.798	3.59
374	DOORS AND WINDOWS	1.434	0.528	1.598	3.56
375	STRUCTURAL AND ARCHITECTURAL PRODUCTS	2.038	0.646	2.026	4.71
377	COATING OF METAL PRODUCTS	1.739	0.588	1.863	4.19
379	HARDWARE, TOOLS AND CUTLERY	1.078	0.458	1.204	2.74
382	METAL DIES, MOULDS AND PATTERNS	1.070	0.456	0.694	2.22
383	HEATING, REFRIGERATION AND AIR CONDITIONING EQUIPMENT	1.096	0.461	1.223	2.78
385	MACHINE SHOPS	1.359	0.512	0.739	2.61
387	OTHER METAL FABRICATING INDUSTRIES	1.502	0.541	1.637	3.68

2013 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>Past Claims Cost</u> (\$)	<u>2013 Premium Rate</u> (\$)
389	METAL CLOSURES AND CONTAINERS	1.487	0.537	0.566	2.59
390	OTHER STAMPED AND PRESSED METAL PRODUCTS	2.128	0.663	0.798	3.59
393	WIRE PRODUCTS	1.496	0.540	1.334	3.37
402	MAJOR APPLIANCES AND TRANSMISSION EQUIPMENT	1.239	0.489	0.592	2.32
403	OTHER MACHINERY AND EQUIPMENT	0.771	0.397	0.572	1.74
406	ELEVATORS AND ESCALATORS	1.062	0.455	1.183	2.70
408	BOILERS, PUMPS AND FANS	0.955	0.433	1.072	2.46
411	AGRICULTURAL, CONSTRUCTION AND MINING MACHINERY	1.407	0.522	0.961	2.89
417	AIRCRAFT MANUFACTURING	0.569	0.357	0.634	1.56
419	MOTOR VEHICLE ASSEMBLY	2.128	0.663	0.798	3.59
420	MOTOR VEHICLE ENGINE MANUFACTURING	1.048	0.451	0.391	1.89
421	OTHER MOTOR VEHICLE PARTS AND EQUIPMENT	2.128	0.663	0.798	3.59
424	MOTOR VEHICLE STAMPINGS	2.128	0.663	0.798	3.59
425	MOTOR VEHICLE WHEELS AND BRAKES	2.128	0.663	0.798	3.59
428	MOTOR VEHICLE FABRIC ACCESSORIES	2.757	0.786	1.037	4.58
432	TRUCKS, BUSES AND TRAILERS	2.198	0.677	1.515	4.39
442	RAILROAD ROLLING STOCK	1.141	0.470	1.129	2.74
460	LIGHTING AND SMALL ELECTRICAL APPLIANCES	1.381	0.517	0.752	2.65
466	COMMUNICATION AND ENERGY WIRE PRODUCTS	0.966	0.436	1.048	2.45

2013 PREMIUM RATES

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

Rate Group	Description	New Claims Cost (\$)	Overhead (\$)	Past Claims Cost (\$)	2013 Premium Rate (\$)
468	ELECTRONIC EQUIPMENT & OTHER COMMUNICATION DEVICES	0.136	0.112	0.142	0.39
477	INDUSTRIAL ELECTRICAL EQUIPMENT	0.563	0.356	0.631	1.55
485	BRICKS, CERAMICS AND ABRASIVES	2.017	0.643	1.880	4.54
496	CONCRETE PRODUCTS	2.240	0.686	2.494	5.42
497	READY-MIX CONCRETE	1.580	0.557	1.793	3.93
501	NON-METALLIC MINERAL PRODUCTS	1.192	0.480	1.328	3.00
502	GLASS PRODUCTS	1.782	0.595	0.673	3.05
507	PETROLEUM AND COAL PRODUCTS	0.598	0.363	0.209	1.17
512	RESINS, PAINT, INK AND ADHESIVES	0.849	0.412	0.489	1.75
514	PHARMACEUTICALS AND MEDICINES	0.361	0.255	0.344	0.96
517	SOAP AND TOILETRIES	0.640	0.371	0.669	1.68
524	CHEMICAL INDUSTRIES	0.743	0.392	0.825	1.96
529	JEWELRY AND INSTRUMENTS	0.353	0.250	0.417	1.02
533	SIGNS AND DISPLAYS	1.274	0.496	1.420	3.19
538	SPORTING GOODS AND TOYS	1.745	0.589	1.946	4.28
542	OTHER MANUFACTURED PRODUCTS	0.812	0.406	0.912	2.13
CLASS D	MANUFACTURING	1.183	0.456	0.906	2.55



wsib 2013
Premium Rates **MANUAL**

SECTION 6E

Class E – Transportation and Storage



Workplace Safety
& Insurance Board
Commission de la sécurité
professionnelle et de l'assurance
contre les accidents du travail

2013 PREMIUM RATES

6-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	Total Number of Injuries	Total Injury Rate
2006	\$338,784,664	\$69,400	\$33,760	10,035	362	3.61%
2007	\$381,556,982	\$71,800	\$38,561	9,895	403	4.07%
2008	\$427,987,888	\$73,300	\$39,061	10,957	389	3.55%
2009	\$429,568,130	\$74,600	\$37,182	11,553	343	2.97%
2010	\$446,123,733	\$77,600	\$39,758	11,221	278	2.48%
2011	\$470,498,015	\$79,600	\$39,604	11,880	326	2.74%
2012	\$497,937,209	\$81,700	\$41,499	11,999	329	2.74%
2013	\$515,413,002	\$83,200	\$42,490	12,130	333	2.75%

2013 PREMIUM RATES

6-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	Total Number of Injuries	Total Injury Rate
2006	\$347,325,894	\$69,400	\$28,681	12,110	484	4.00%
2007	\$349,585,499	\$71,800	\$30,137	11,600	634	5.47%
2008	\$370,421,495	\$73,300	\$33,819	10,953	572	5.22%
2009	\$372,867,566	\$74,600	\$34,321	10,864	479	4.41%
2010	\$373,912,312	\$77,600	\$31,503	11,869	414	3.49%
2011	\$408,690,177	\$79,600	\$38,004	10,754	369	3.43%
2012	\$432,524,770	\$81,700	\$39,822	10,861	373	3.43%
2013	\$447,704,824	\$83,200	\$40,772	10,981	377	3.43%

2013 PREMIUM RATES

6-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	Total Number of Injuries	Total Injury Rate
2006	\$682,071,278	\$69,400	\$32,941	20,706	1,720	8.31%
2007	\$726,678,894	\$71,800	\$33,500	21,692	1,847	8.51%
2008	\$795,198,846	\$73,300	\$33,499	23,738	1,904	8.02%
2009	\$806,473,271	\$74,600	\$33,040	24,409	1,777	7.28%
2010	\$829,941,413	\$77,600	\$34,470	24,077	1,528	6.35%
2011	\$884,710,857	\$79,600	\$34,842	25,392	1,563	6.16%
2012	\$936,306,723	\$81,700	\$36,509	25,646	1,578	6.15%
2013	\$969,167,700	\$83,200	\$37,380	25,927	1,596	6.16%

2013 PREMIUM RATES

6-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	Total Number of Injuries	Total Injury Rate
2006	\$3,841,869,508	\$69,400	\$42,985	89,376	7,142	7.99%
2007	\$3,964,459,255	\$71,800	\$43,427	91,291	7,402	8.11%
2008	\$4,029,422,422	\$73,300	\$43,927	91,731	7,171	7.82%
2009	\$3,632,151,091	\$74,600	\$43,322	83,840	5,516	6.58%
2010	\$3,588,065,208	\$77,600	\$43,987	81,571	5,137	6.30%
2011	\$3,677,605,608	\$79,600	\$44,801	82,088	5,075	6.18%
2012	\$3,892,081,609	\$81,700	\$46,944	82,908	5,124	6.18%
2013	\$4,028,679,583	\$83,200	\$48,065	83,818	5,181	6.18%

2013 PREMIUM RATES

6-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	Total Number of Injuries	Total Injury Rate
2006	\$720,749,441	\$69,400	\$34,602	20,830	2,023	9.71%
2007	\$751,109,373	\$71,800	\$35,820	20,969	2,034	9.70%
2008	\$782,367,526	\$73,300	\$36,001	21,732	1,989	9.15%
2009	\$753,637,956	\$74,600	\$37,580	20,054	1,626	8.11%
2010	\$768,930,847	\$77,600	\$39,408	19,512	1,482	7.60%
2011	\$811,626,312	\$79,600	\$40,404	20,088	1,466	7.30%
2012	\$858,959,926	\$81,700	\$42,337	20,289	1,480	7.29%
2013	\$889,106,310	\$83,200	\$43,347	20,511	1,497	7.30%

2013 PREMIUM RATES

6-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	Total Number of Injuries	Total Injury Rate
2006	\$359,558,623	\$69,400	\$38,625	9,309	660	7.09%
2007	\$379,250,890	\$71,800	\$39,720	9,548	719	7.53%
2008	\$416,741,295	\$73,300	\$41,783	9,974	742	7.44%
2009	\$401,243,972	\$74,600	\$40,399	9,932	641	6.45%
2010	\$399,181,112	\$77,600	\$42,634	9,363	594	6.34%
2011	\$412,965,091	\$79,600	\$44,238	9,335	600	6.43%
2012	\$437,048,995	\$81,700	\$46,355	9,428	606	6.43%
2013	\$452,387,832	\$83,200	\$47,461	9,532	613	6.43%

2013 PREMIUM RATES

6-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	Total Number of Injuries	Total Injury Rate
2006	\$301,075,098	\$69,400	\$22,220	13,550	564	4.16%
2007	\$317,414,217	\$71,800	\$22,581	14,057	596	4.24%
2008	\$328,069,991	\$73,300	\$22,940	14,301	603	4.22%
2009	\$338,002,715	\$74,600	\$23,179	14,582	493	3.38%
2010	\$342,407,563	\$77,600	\$23,899	14,327	447	3.12%
2011	\$359,113,689	\$79,600	\$23,488	15,289	396	2.59%
2012	\$380,057,008	\$81,700	\$24,612	15,442	400	2.59%
2013	\$393,395,633	\$83,200	\$25,200	15,611	404	2.59%

2013 PREMIUM RATES

6-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	Total Number of Injuries	Total Injury Rate
2006	\$116,654,475	\$69,400	\$63,159	1,847	333	18.03%
2007	\$128,205,588	\$71,800	\$64,522	1,987	389	19.58%
2008	\$140,009,483	\$73,300	\$66,073	2,119	377	17.79%
2009	\$139,572,762	\$74,600	\$69,198	2,017	346	17.15%
2010	\$142,758,238	\$77,600	\$69,774	2,046	319	15.59%
2011	\$152,669,966	\$79,600	\$74,510	2,049	292	14.25%
2012	\$161,573,597	\$81,700	\$78,075	2,069	295	14.25%
2013	\$167,244,245	\$83,200	\$79,938	2,092	298	14.24%

2013 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

CLASS E: TRANSPORTATION AND STORAGE

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2006	\$6,708,088,982	\$69,400	\$37,736	177,763	13,288	7.48%
2007	\$6,998,260,697	\$71,800	\$38,656	181,039	14,024	7.75%
2008	\$7,290,218,945	\$73,300	\$39,299	185,505	13,747	7.41%
2009	\$6,873,517,462	\$74,600	\$38,778	177,251	11,221	6.33%
2010	\$6,891,320,427	\$77,600	\$39,608	173,986	10,199	5.86%
2011	\$7,177,879,713	\$79,600	\$40,582	176,875	10,087	5.70%
2012	\$7,596,489,837	\$81,700	\$42,523	178,643	10,185	5.70%
2013	\$7,863,099,128	\$83,200	\$43,538	180,602	10,299	5.70%

2013 PREMIUM RATES

NEW CLAIMS COST BY RATE GROUP

<u>Rate Group</u>	<u>Description</u>	<u>2013 New Claims Cost</u>		<u>2013 Premium</u>
		<u>Cost Index *</u> (%)	<u>Cost per Claim</u> (\$)	<u>Rate</u> (\$)
551	AIR TRANSPORT INDUSTRIES	80%	16,942	2.09
553	AIR TRANSPORT SERVICES	45%	9,559	1.93
560	WAREHOUSING	48%	10,111	3.43
570	GENERAL TRUCKING	140%	29,847	6.72
577	COURIER SERVICES	51%	10,825	3.02
580	MISCELLANEOUS TRANSPORT INDUSTRIES	100%	21,158	5.11
584	SCHOOL BUSES	58%	12,395	3.04
590	AMBULANCE SERVICES	75%	15,875	6.46
CLASS E	TRANSPORTATION AND STORAGE		21,258	5.04

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

**2013 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	0.330
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 and Health	0.003
	Total Grants	0.003
	MoL - HSAs	0.000
	Other Prevention	0.007
	Sub-Total	0.034
B.3	TOTAL OVERHEAD EXPENSES	0.364

**2013 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	0.290
B.2	Legislative Obligations	
	WSIAT	0.011
	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 and Health	0.002
	Total Grants	0.003
	MoL - HSAs	0.000
	Other Prevention	0.006
	Sub-Total	0.030
B.3	TOTAL OVERHEAD EXPENSES	0.320

**2013 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	0.407
B.2	Legislative Obligations	
	WSIAT	0.016
	Office of Worker Advisor	0.008
	Office of Employer Advisor	0.003
	OHSA	0.075
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.003
	Total Grants	0.004
	MoL - HSAs	0.058
	Other Prevention	0.008
	Sub-Total	0.175
B.3	TOTAL OVERHEAD EXPENSES	0.582

**2013 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	0.720
B.2	Legislative Obligations	
	WSIAT	0.028
	Office of Worker Advisor	0.014
	Office of Employer Advisor	0.005
	OHSA	0.000
	Mine Rescue	0.000
	Program Administration	0.001
	Institute of Work and Health	0.006
	Total Grants	0.007
	MoL - HSAs	0.101
	Other Prevention	0.014
	Sub-Total	0.176
B.3	TOTAL OVERHEAD EXPENSES	0.896

**2013 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	0.428
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 and Health	0.003
	Total Grants	0.004
	MoL - HSAs	0.061
	Other Prevention	0.009
	Sub-Total	0.185
B.3	TOTAL OVERHEAD EXPENSES	0.613

**2013 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	0.582
B.2	Legislative Obligations	
	WSIAT	0.023
	Office of Worker Advisor	0.011
	Office of Employer Advisor	0.004
	OHSA	0.000
	Mine Rescue	0.000
	Program Administration	0.001
	Institute of Work and Health	0.005
	Total Grants	0.007
	MoL - HSAs	0.000
	Other Prevention	0.012
	Sub-Total	0.061
B.3	TOTAL OVERHEAD EXPENSES	0.643

**2013 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	0.352
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 and Health	0.003
	Total Grants	0.004
	MoL - HSAs	0.050
	Other Prevention	0.007
	Sub-Total	0.152
B.3	TOTAL OVERHEAD EXPENSES	0.504

**2013 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	0.572
B.2	Legislative Obligations	
	WSIAT	0.023
	Office of Worker Advisor	0.011
	Office of Employer Advisor	0.004
	OHSA	0.106
	Mine Rescue	0.000
	Program Administration	0.001
	Institute of Work and Health	0.005
	Total Grants	0.006
	MoL - HSAs	0.082
	Other Prevention	0.011
	Sub-Total	0.247
B.3	TOTAL OVERHEAD EXPENSES	0.819

**2013 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	0.569
B.2	Legislative Obligations	
	WSIAT	0.022
	Office of Worker Advisor	0.011
	Office of Employer Advisor	0.004
	OHSA	0.024
	Mine Rescue	0.000
	Program Administration	0.001
	Institute of Work and Health	0.005
	Total Grants	0.006
	MoL - HSAs	0.070
	Other Prevention	0.011
	Sub-Total	0.153
B.3	TOTAL OVERHEAD EXPENSES	0.722

2013 PREMIUM RATE COMPONENTS
RATE GROUP 551: AIR TRANSPORT INDUSTRIES
(CLASS E: TRANSPORTATION AND STORAGE)

Component	2013 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2013 Premium Rate	2012 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2012 Premium Rate		
A. NEW CLAIMS COST						
1. New Claims Cost	1.111	1.111	53%	1.045	1.045	51%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.330			0.320		
2. Legislative Obligations	0.034			0.046		
3. TOTAL OVERHEAD EXPENSES	<u>0.364</u>	0.364	17%	<u>0.366</u>	0.366	18%
C. PAST CLAIMS COST						
1. Past Claims Cost	0.615	0.615	29%	0.627	0.627	31%
D. TOTAL PREMIUM RATE (A+B+C)	<u><u>2.09</u></u>	<u><u>100%</u></u>		<u><u>2.04</u></u>	<u><u>100%</u></u>	

2013 PREMIUM RATE COMPONENTS

RATE GROUP 553: AIR TRANSPORT SERVICES

(CLASS E: TRANSPORTATION AND STORAGE)

Component	2013 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2013 Premium Rate	2012 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2012 Premium Rate		
A. NEW CLAIMS COST						
1. New Claims Cost	0.817	0.817	42%	0.961	0.961	51%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.290			0.309		
2. Legislative Obligations	0.030			0.044		
3. TOTAL OVERHEAD EXPENSES	<u>0.320</u>	0.320	17%	<u>0.353</u>	0.353	19%
C. PAST CLAIMS COST						
1. Past Claims Cost	0.793	0.793	41%	0.577	0.577	31%
D. TOTAL PREMIUM RATE (A+B+C)						
	<u>1.93</u>	<u>100%</u>		<u>1.89</u>	<u>100%</u>	

2013 PREMIUM RATE COMPONENTS

RATE GROUP 560: WAREHOUSING

(CLASS E: TRANSPORTATION AND STORAGE)

Component	2013 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2013 Premium Rate	2012 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2012 Premium Rate
A. NEW CLAIMS COST				
1. New Claims Cost	1.690	49%	1.703	51%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.407		0.407	
2. Legislative Obligations	0.175		0.218	
3. TOTAL OVERHEAD EXPENSES	<u>0.582</u>	17%	<u>0.625</u>	19%
C. PAST CLAIMS COST				
1. Past Claims Cost	1.158	34%	1.024	31%
D. TOTAL PREMIUM RATE (A+B+C)	<u><u>3.43</u></u>	<u>100%</u>	<u><u>3.35</u></u>	<u>100%</u>

2013 PREMIUM RATE COMPONENTS

RATE GROUP 570: GENERAL TRUCKING

(CLASS E: TRANSPORTATION AND STORAGE)

Component	2013 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2013 Premium Rate	2012 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2012 Premium Rate
A. NEW CLAIMS COST				
1. New Claims Cost	3.896	58%	3.555	54%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.720		0.671	
2. Legislative Obligations	0.176		0.211	
3. TOTAL OVERHEAD EXPENSES	<u>0.896</u>	13%	<u>0.882</u>	13%
C. PAST CLAIMS COST				
1. Past Claims Cost	1.928	29%	2.119	32%
D. TOTAL PREMIUM RATE (A+B+C)	<u><u>6.72</u></u>	<u>100%</u>	<u><u>6.56</u></u>	<u>100%</u>

2013 PREMIUM RATE COMPONENTS

RATE GROUP 577: COURIER SERVICES

(CLASS E: TRANSPORTATION AND STORAGE)

Component	2013 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2013 Premium Rate	2012 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2012 Premium Rate		
A. NEW CLAIMS COST						
1. New Claims Cost	1.850	1.850	61%	1.480	1.480	50%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.428			0.376		
2. Legislative Obligations	0.185			0.204		
3. TOTAL OVERHEAD EXPENSES	<u>0.613</u>	0.613	20%	<u>0.580</u>	0.580	20%
C. PAST CLAIMS COST						
1. Past Claims Cost	0.557	0.557	18%	0.891	0.891	30%
D. TOTAL PREMIUM RATE (A+B+C)	<u><u>3.02</u></u>	<u><u>100%</u></u>		<u><u>2.95</u></u>	<u><u>100%</u></u>	

2013 PREMIUM RATE COMPONENTS

RATE GROUP 580: MISCELLANEOUS TRANSPORT INDUSTRIES

(CLASS E: TRANSPORTATION AND STORAGE)

Component	2013 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2013 Premium Rate	2012 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2012 Premium Rate		
A. NEW CLAIMS COST						
1. New Claims Cost	2.910	2.910	57%	2.730	2.730	55%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.582			0.556		
2. Legislative Obligations	0.061			0.080		
3. TOTAL OVERHEAD EXPENSES	<u>0.643</u>	0.643	13%	<u>0.636</u>	0.636	13%
C. PAST CLAIMS COST						
1. Past Claims Cost	1.557	1.557	30%	1.625	1.625	33%
D. TOTAL PREMIUM RATE (A+B+C)						
	<u>5.11</u>	<u>100%</u>		<u>4.99</u>	<u>100%</u>	

2013 PREMIUM RATE COMPONENTS

RATE GROUP 584: SCHOOL BUSES

(CLASS E: TRANSPORTATION AND STORAGE)

Component	2013 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2013 Premium Rate	2012 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2012 Premium Rate
A. NEW CLAIMS COST				
1. New Claims Cost	1.292	43%	1.487	50%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.352		0.377	
2. Legislative Obligations	0.152		0.205	
3. TOTAL OVERHEAD EXPENSES	<u>0.504</u>	17%	<u>0.582</u>	20%
C. PAST CLAIMS COST				
1. Past Claims Cost	1.244	41%	0.896	30%
D. TOTAL PREMIUM RATE (A+B+C)	<u><u>3.04</u></u>	<u>100%</u>	<u><u>2.97</u></u>	<u>100%</u>

2013 PREMIUM RATE COMPONENTS

RATE GROUP 590: AMBULANCE SERVICES

(CLASS E: TRANSPORTATION AND STORAGE)

Component	2013 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2013 Premium Rate	2012 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2012 Premium Rate		
A. NEW CLAIMS COST						
1. New Claims Cost	2.871	2.871	44%	3.377	3.377	54%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.572			0.638		
2. Legislative Obligations	0.247			0.269		
3. TOTAL OVERHEAD EXPENSES	<u>0.819</u>	0.819	13%	<u>0.907</u>	0.907	14%
C. PAST CLAIMS COST						
1. Past Claims Cost	2.770	2.770	43%	2.016	2.016	32%
D. TOTAL PREMIUM RATE (A+B+C)						
	<u>6.46</u>	<u>100%</u>		<u>6.30</u>	<u>100%</u>	

2013 PREMIUM RATE COMPONENTS

CLASS E: TRANSPORTATION AND STORAGE

Component	2013 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2013 Premium Rate	2012 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2012 Premium Rate
A. NEW CLAIMS COST				
1. New Claims Cost	2.826	56%	2.625	53%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.569		0.540	
2. Legislative Obligations	0.153		0.183	
3. TOTAL OVERHEAD EXPENSES	<u>0.722</u>	14%	<u>0.723</u>	15%
C. PAST CLAIMS COST				
1. Past Claims Cost	1.490	30%	1.568	32%
D. TOTAL PREMIUM RATE (A+B+C)	<u><u>5.04</u></u>	<u>100%</u>	<u><u>4.92</u></u>	<u>100%</u>

2013 PREMIUM RATES

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

Rate Group	<u>Description</u>	New Claims <u>Cost</u> (\$)	<u>Overhead</u> (\$)	Past Claims <u>Cost</u> (\$)	2013 Premium <u>Rate</u> (\$)
551	AIR TRANSPORT INDUSTRIES	1.111	0.364	0.615	2.09
553	AIR TRANSPORT SERVICES	0.817	0.320	0.793	1.93
560	WAREHOUSING	1.690	0.582	1.158	3.43
570	GENERAL TRUCKING	3.896	0.896	1.928	6.72
577	COURIER SERVICES	1.850	0.613	0.557	3.02
580	MISCELLANEOUS TRANSPORT INDUSTRIES	2.910	0.643	1.557	5.11
584	SCHOOL BUSES	1.292	0.504	1.244	3.04
590	AMBULANCE SERVICES	2.871	0.819	2.770	6.46
CLASS E	TRANSPORTATION AND STORAGE	2.826	0.722	1.490	5.04



wsib 2013
**Premium
Rates** **MANUAL**

SECTION 6F

Class F – Retail and Wholesale Trades



Workplace Safety
& Insurance Board
Commission de la sécurité
professionnelle et de l'assurance
contre les accidents du travail

2013 PREMIUM RATES

6-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	Total Number of Injuries	Total Injury Rate
2006	\$3,532,116,776	\$69,400	\$26,140	135,122	10,476	7.75%
2007	\$3,731,135,860	\$71,800	\$27,760	134,406	10,186	7.58%
2008	\$3,997,065,516	\$73,300	\$27,360	146,089	10,038	6.87%
2009	\$4,106,273,673	\$74,600	\$27,520	149,210	9,338	6.26%
2010	\$4,214,560,152	\$77,600	\$27,928	150,910	8,884	5.89%
2011	\$4,414,008,805	\$79,600	\$30,745	143,569	8,442	5.88%
2012	\$4,550,596,743	\$81,700	\$31,445	144,717	8,506	5.88%
2013	\$4,661,950,141	\$83,200	\$31,896	146,160	8,593	5.88%

2013 PREMIUM RATES

6-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	Total Number of Injuries	Total Injury Rate
2006	\$366,959,181	\$69,400	\$20,100	18,257	507	2.78%
2007	\$393,300,486	\$71,800	\$20,000	19,665	488	2.48%
2008	\$409,060,722	\$73,300	\$22,022	18,575	508	2.73%
2009	\$417,257,862	\$74,600	\$21,303	19,587	435	2.22%
2010	\$415,742,106	\$77,600	\$20,870	19,921	323	1.62%
2011	\$401,495,343	\$79,600	\$20,691	19,404	326	1.68%
2012	\$413,919,293	\$81,700	\$21,162	19,559	328	1.68%
2013	\$424,047,925	\$83,200	\$21,466	19,754	332	1.68%

2013 PREMIUM RATES

6-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	Total Number of Injuries	Total Injury Rate
2006	\$118,905,905	\$69,400	\$23,283	5,107	215	4.21%
2007	\$129,916,774	\$71,800	\$20,941	6,204	210	3.38%
2008	\$141,416,395	\$73,300	\$20,205	6,999	216	3.09%
2009	\$147,880,450	\$74,600	\$21,582	6,852	191	2.79%
2010	\$155,307,641	\$77,600	\$22,679	6,848	117	1.71%
2011	\$153,435,549	\$79,600	\$23,150	6,628	136	2.05%
2012	\$158,183,488	\$81,700	\$23,677	6,681	137	2.05%
2013	\$162,054,248	\$83,200	\$24,017	6,748	138	2.05%

2013 PREMIUM RATES

6-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	Total Number of Injuries	Total Injury Rate
2006	\$140,161,850	\$69,400	\$38,815	3,611	447	12.38%
2007	\$157,452,452	\$71,800	\$36,797	4,279	583	13.62%
2008	\$164,035,705	\$73,300	\$40,403	4,060	614	15.12%
2009	\$169,588,910	\$74,600	\$38,421	4,414	469	10.63%
2010	\$166,976,327	\$77,600	\$39,975	4,177	458	10.96%
2011	\$173,373,903	\$79,600	\$40,142	4,319	422	9.77%
2012	\$178,738,818	\$81,700	\$41,056	4,354	425	9.76%
2013	\$183,112,569	\$83,200	\$41,646	4,397	430	9.78%

2013 PREMIUM RATES

6-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	Total Number of Injuries	Total Injury Rate
2006	\$256,099,652	\$69,400	\$33,464	7,653	364	4.76%
2007	\$244,642,427	\$71,800	\$32,524	7,522	363	4.83%
2008	\$267,891,296	\$73,300	\$31,402	8,531	320	3.75%
2009	\$284,365,990	\$74,600	\$33,522	8,483	283	3.34%
2010	\$290,108,321	\$77,600	\$35,688	8,129	244	3.00%
2011	\$302,299,401	\$79,600	\$32,819	9,211	253	2.75%
2012	\$316,551,042	\$81,700	\$34,060	9,294	255	2.74%
2013	\$331,283,405	\$83,200	\$35,189	9,414	259	2.75%

2013 PREMIUM RATES

6-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	Total Number of Injuries	Total Injury Rate
2006	\$2,465,141,295	\$69,400	\$40,363	61,074	5,899	9.66%
2007	\$2,527,251,181	\$71,800	\$40,461	62,461	5,652	9.05%
2008	\$2,608,173,862	\$73,300	\$41,979	62,131	5,410	8.71%
2009	\$2,566,096,449	\$74,600	\$43,021	59,648	4,590	7.70%
2010	\$2,532,183,835	\$77,600	\$43,434	58,299	3,977	6.82%
2011	\$2,588,843,906	\$79,600	\$44,498	58,179	4,000	6.88%
2012	\$2,668,953,590	\$81,700	\$45,511	58,644	4,031	6.87%
2013	\$2,734,263,057	\$83,200	\$46,164	59,229	4,071	6.87%

2013 PREMIUM RATES

6-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	Total Number of Injuries	Total Injury Rate
2006	\$413,874,659	\$69,400	\$30,719	13,473	465	3.45%
2007	\$410,898,637	\$71,800	\$30,298	13,562	450	3.32%
2008	\$417,911,078	\$73,300	\$31,855	13,119	382	2.91%
2009	\$432,772,257	\$74,600	\$32,236	13,425	327	2.44%
2010	\$436,336,613	\$77,600	\$35,939	12,141	281	2.31%
2011	\$442,216,775	\$79,600	\$32,662	13,539	299	2.21%
2012	\$455,900,816	\$81,700	\$33,406	13,647	301	2.21%
2013	\$467,056,739	\$83,200	\$33,886	13,783	304	2.21%

2013 PREMIUM RATES

6-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	Total Number of Injuries	Total Injury Rate
2006	\$9,067,524,345	\$69,400	\$24,441	371,002	12,457	3.36%
2007	\$9,309,576,722	\$71,800	\$25,600	363,654	12,207	3.36%
2008	\$9,630,681,354	\$73,300	\$26,741	360,145	11,744	3.26%
2009	\$9,313,255,464	\$74,600	\$26,859	346,741	9,449	2.73%
2010	\$9,268,652,620	\$77,600	\$27,318	339,288	8,469	2.50%
2011	\$9,503,637,780	\$79,600	\$28,867	329,227	8,083	2.46%
2012	\$9,797,720,176	\$81,700	\$29,524	331,859	8,145	2.45%
2013	\$10,037,471,025	\$83,200	\$29,948	335,168	8,227	2.45%

2013 PREMIUM RATES

6-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	Total Number of Injuries	Total Injury Rate
2006	\$1,858,023,145	\$69,400	\$28,320	65,608	813	1.24%
2007	\$1,997,808,863	\$71,800	\$27,540	72,543	868	1.20%
2008	\$2,127,412,935	\$73,300	\$27,780	76,580	904	1.18%
2009	\$2,189,103,585	\$74,600	\$27,500	79,605	821	1.03%
2010	\$2,235,164,712	\$77,600	\$28,144	79,420	741	0.93%
2011	\$2,321,359,915	\$79,600	\$29,826	77,830	784	1.01%
2012	\$2,393,192,523	\$81,700	\$30,505	78,452	790	1.01%
2013	\$2,451,754,099	\$83,200	\$30,943	79,234	798	1.01%

2013 PREMIUM RATES

6-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	Total Number of Injuries	Total Injury Rate
2006	\$1,364,097,406	\$69,400	\$21,621	63,092	1,708	2.71%
2007	\$1,412,935,617	\$71,800	\$23,560	59,972	1,903	3.17%
2008	\$1,477,045,113	\$73,300	\$24,381	60,583	1,879	3.10%
2009	\$1,474,509,908	\$74,600	\$24,941	59,121	1,521	2.57%
2010	\$1,522,463,495	\$77,600	\$24,291	62,675	1,402	2.24%
2011	\$1,555,101,049	\$79,600	\$25,088	61,986	1,359	2.19%
2012	\$1,603,222,395	\$81,700	\$25,659	62,482	1,369	2.19%
2013	\$1,642,453,351	\$83,200	\$26,028	63,104	1,383	2.19%

2013 PREMIUM RATES

6-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	Total Number of Injuries	Total Injury Rate
2006	\$1,418,385,757	\$69,400	\$34,240	41,425	651	1.57%
2007	\$1,458,966,661	\$71,800	\$34,322	42,508	688	1.62%
2008	\$1,487,937,629	\$73,300	\$37,121	40,083	720	1.80%
2009	\$1,420,045,831	\$74,600	\$36,779	38,610	536	1.39%
2010	\$1,428,637,873	\$77,600	\$35,455	40,294	487	1.21%
2011	\$1,507,262,671	\$79,600	\$37,720	39,959	527	1.32%
2012	\$1,553,903,697	\$81,700	\$38,579	40,278	531	1.32%
2013	\$1,591,927,821	\$83,200	\$39,133	40,680	536	1.32%

2013 PREMIUM RATES

6-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	Total Number of Injuries	Total Injury Rate
2006	\$2,696,251,348	\$69,400	\$35,621	75,692	755	1.00%
2007	\$2,955,664,467	\$71,800	\$34,359	86,023	730	0.85%
2008	\$3,071,621,066	\$73,300	\$35,841	85,701	751	0.88%
2009	\$2,972,056,310	\$74,600	\$37,719	78,794	611	0.78%
2010	\$3,183,713,153	\$77,600	\$37,420	85,081	531	0.62%
2011	\$3,332,381,667	\$79,600	\$37,701	88,390	538	0.61%
2012	\$3,435,499,527	\$81,700	\$38,559	89,097	542	0.61%
2013	\$3,519,566,423	\$83,200	\$39,113	89,985	548	0.61%

2013 PREMIUM RATES

6-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	Total Number of Injuries	Total Injury Rate
2006	\$1,662,650,150	\$69,400	\$40,320	41,236	2,142	5.19%
2007	\$1,729,777,352	\$71,800	\$42,424	40,774	2,046	5.02%
2008	\$1,819,263,175	\$73,300	\$43,100	42,210	2,112	5.00%
2009	\$1,717,982,377	\$74,600	\$43,198	39,770	1,577	3.97%
2010	\$1,699,128,069	\$77,600	\$43,833	38,764	1,380	3.56%
2011	\$1,816,297,477	\$79,600	\$43,498	41,756	1,481	3.55%
2012	\$1,901,925,235	\$81,700	\$45,143	42,132	1,494	3.55%
2013	\$1,990,441,300	\$83,200	\$46,639	42,678	1,513	3.55%

2013 PREMIUM RATES

6-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	Total Number of Injuries	Total Injury Rate
2006	\$1,071,529,837	\$69,400	\$28,720	37,309	3,116	8.35%
2007	\$1,142,691,174	\$71,800	\$28,800	39,677	3,125	7.88%
2008	\$1,235,005,144	\$73,300	\$29,340	42,093	3,278	7.79%
2009	\$1,243,756,298	\$74,600	\$29,960	41,514	2,948	7.10%
2010	\$1,295,455,459	\$77,600	\$29,480	43,943	2,673	6.08%
2011	\$1,335,109,833	\$79,600	\$29,526	45,218	2,778	6.14%
2012	\$1,412,972,728	\$81,700	\$30,939	45,670	2,805	6.14%
2013	\$1,462,562,955	\$83,200	\$31,677	46,171	2,836	6.14%

2013 PREMIUM RATES

6-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	Total Number of Injuries	Total Injury Rate
2006	\$127,102,397	\$69,400	\$36,863	3,448	343	9.95%
2007	\$138,246,401	\$71,800	\$34,562	4,000	319	7.98%
2008	\$140,914,107	\$73,300	\$37,890	3,719	291	7.82%
2009	\$125,369,321	\$74,600	\$42,014	2,984	133	4.46%
2010	\$119,564,190	\$77,600	\$39,709	3,011	146	4.85%
2011	\$125,596,628	\$79,600	\$39,758	3,159	156	4.94%
2012	\$131,517,771	\$81,700	\$41,262	3,187	157	4.93%
2013	\$137,638,640	\$83,200	\$42,629	3,229	159	4.92%

2013 PREMIUM RATES

6-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	Total Number of Injuries	Total Injury Rate
2006	\$218,764,493	\$69,400	\$34,118	6,412	895	13.96%
2007	\$250,421,484	\$71,800	\$36,425	6,875	963	14.01%
2008	\$270,826,425	\$73,300	\$37,100	7,300	901	12.34%
2009	\$256,789,638	\$74,600	\$35,839	7,165	640	8.93%
2010	\$280,597,762	\$77,600	\$36,418	7,705	628	8.15%
2011	\$339,741,352	\$79,600	\$38,841	8,747	875	10.00%
2012	\$359,554,887	\$81,700	\$40,699	8,834	883	10.00%
2013	\$372,173,962	\$83,200	\$41,671	8,931	893	10.00%

2013 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

CLASS F: RETAIL AND WHOLESALE TRADES

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2006	\$26,777,588,196	\$69,400	\$28,201	949,521	41,253	4.34%
2007	\$27,990,686,556	\$71,800	\$29,032	964,125	40,781	4.23%
2008	\$29,266,261,522	\$73,300	\$29,927	977,918	40,068	4.10%
2009	\$28,837,104,324	\$74,600	\$30,167	955,923	33,869	3.54%
2010	\$29,244,592,329	\$77,600	\$30,444	960,606	30,741	3.20%
2011	\$30,312,162,055	\$79,600	\$31,870	951,121	30,459	3.20%
2012	\$31,332,352,729	\$81,700	\$32,676	958,886	30,699	3.20%
2013	\$32,169,757,660	\$83,200	\$33,210	968,665	31,020	3.20%

2013 PREMIUM RATES

NEW CLAIMS COST BY RATE GROUP

<u>Rate Group</u>	<u>Description</u>	<u>2013 New Claims Cost</u>		<u>2013 Premium</u>
		<u>Cost Index *</u> (%)	<u>Cost per Claim</u> (\$)	<u>Rate</u> (\$)
604	FOOD, SALES	76%	6,949	2.54
606	GROCERY AND CONVENIENCE STORES	130%	11,904	2.20
607	SPECIALTY FOOD STORES	213%	19,541	3.73
608	BEER STORES	87%	7,971	4.17
612	AGRICULTURAL PRODUCTS, SALES	153%	13,975	2.48
630	VEHICLE SERVICES AND REPAIRS	148%	13,539	3.54
633	PETROLEUM PRODUCTS, SALES	191%	17,513	2.60
636	OTHER SALES	84%	7,705	1.46
638	PHARMACIES	128%	11,745	0.70
641	CLOTHING STORES	87%	7,968	1.59
657	AUTOMOBILE AND TRUCK DEALERS	143%	13,109	0.81
668	COMPUTER, ELECTRONIC AND ELECTRICAL EQUIPMENT, SALES	145%	13,288	0.50
670	MACHINERY AND OTHER VEHICLES, SALES	127%	11,652	1.84
681	LUMBER AND BUILDERS SUPPLY	82%	7,489	3.01
685	METAL PRODUCTS, WHOLESALE	143%	13,066	3.25
689	WASTE MATERIALS RECYCLING	137%	12,499	6.17
CLASS F	RETAIL AND WHOLESALE TRADES		9,157	1.82

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

**2013 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	0.350
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 and Health	0.003
	Total Grants	0.004
	MoL - HSAs	0.050
	Other Prevention	0.007
	Sub-Total	0.151
B.3	TOTAL OVERHEAD EXPENSES	0.501

**2013 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	0.302
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 and Health	0.002
	Total Grants	0.003
	MoL - HSAs	0.043
	Other Prevention	0.006
	Sub-Total	0.130
B.3	TOTAL OVERHEAD EXPENSES	0.432

**2013 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	0.403
B.2	Legislative Obligations	
	WSIAT	0.016
	Office of Worker Advisor	0.008
	Office of Employer Advisor	0.003
	OHSA	0.075
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.003
	Total Grants	0.004
	MoL - HSAs	0.057
	Other Prevention	0.008
	Sub-Total	0.174
B.3	TOTAL OVERHEAD EXPENSES	0.577

**2013 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	0.432
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 and Health	0.004
	Total Grants	0.004
	MoL - HSAs	0.062
	Other Prevention	0.009
	Sub-Total	0.187
B.3	TOTAL OVERHEAD EXPENSES	0.619

**2013 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	0.324
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 and Health	0.003
	Total Grants	0.003
	MoL - HSAs	0.046
	Other Prevention	0.007
	Sub-Total	0.139
B.3	TOTAL OVERHEAD EXPENSES	0.463

**2013 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	0.452
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 and Health	0.004
	Total Grants	0.004
	MoL - HSAs	0.064
	Other Prevention	0.009
	Sub-Total	0.195
B.3	TOTAL OVERHEAD EXPENSES	0.647

**2013 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	0.331
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 and Health	0.003
	Total Grants	0.003
	MoL - HSAs	0.047
	Other Prevention	0.007
	Sub-Total	0.142
B.3	TOTAL OVERHEAD EXPENSES	0.473

**2013 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	0.260
B.2	Legislative Obligations	
	WSIAT	0.010
	Office of Worker Advisor	0.005
	Office of Employer Advisor	0.002
	OHSA	0.047
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.002
	Total Grants	0.003
	MoL - HSAs	0.037
	Other Prevention	0.005
	Sub-Total	0.111
B.3	TOTAL OVERHEAD EXPENSES	0.371

**2013 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	0.187
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 and Health	0.002
	Total Grants	0.003
	MoL - HSAs	0.032
	Other Prevention	0.004
	Sub-Total	0.085
B.3	TOTAL OVERHEAD EXPENSES	0.272

**2013 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	0.265
B.2	Legislative Obligations	
	WSIAT	0.010
	Office of Worker Advisor	0.005
	Office of Employer Advisor	0.002
	OHSA	0.048
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.002
	Total Grants	0.003
	MoL - HSAs	0.038
	Other Prevention	0.005
	Sub-Total	0.114
B.3	TOTAL OVERHEAD EXPENSES	0.379

**2013 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	0.216
B.2	Legislative Obligations	
	WSIAT	0.009
	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 and Health	0.002
	Total Grants	0.003
	MoL - HSAs	0.033
	Other Prevention	0.004
	Sub-Total	0.095
B.3	TOTAL OVERHEAD EXPENSES	0.311

**2013 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	0.101
B.2	Legislative Obligations	
	WSIAT	0.004
	Office of Worker Advisor	0.002
	Office of Employer Advisor	0.001
	OHSA	0.018
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.001
	Total Grants	0.000
	MoL - HSAs	0.028
	Other Prevention	0.002
	Sub-Total	0.057
B.3	TOTAL OVERHEAD EXPENSES	0.158

**2013 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	0.295
B.2	Legislative Obligations	
	WSIAT	0.012
	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 and Health	0.002
	Total Grants	0.003
	MoL - HSAs	0.042
	Other Prevention	0.006
	Sub-Total	0.127
B.3	TOTAL OVERHEAD EXPENSES	0.422

**2013 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	0.374
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 and Health	0.003
	Total Grants	0.004
	MoL - HSAs	0.053
	Other Prevention	0.008
	Sub-Total	0.161
B.3	TOTAL OVERHEAD EXPENSES	0.535

**2013 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	0.382
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 and Health	0.003
	Total Grants	0.004
	MoL - HSAs	0.054
	Other Prevention	0.008
	Sub-Total	0.165
B.3	TOTAL OVERHEAD EXPENSES	0.547

**2013 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	0.589
B.2	Legislative Obligations	
	WSIAT	0.023
	Office of Worker Advisor	0.011
	Office of Employer Advisor	0.004
	OHSA	0.109
	Mine Rescue	0.000
	Program Administration	0.001
	Institute of Work and Health	0.005
	Total Grants	0.007
	MoL - HSAs	0.084
	Other Prevention	0.012
	Sub-Total	0.255
B.3	TOTAL OVERHEAD EXPENSES	0.844

**2013 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	0.280
B.2	Legislative Obligations	
	WSIAT	0.011
	Office of Worker Advisor	0.005
	Office of Employer Advisor	0.002
	OHSA	0.051
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.002
	Total Grants	0.003
	MoL - HSAs	0.042
	Other Prevention	0.006
	Sub-Total	0.122
B.3	TOTAL OVERHEAD EXPENSES	0.402

2013 PREMIUM RATE COMPONENTS

RATE GROUP 604: FOOD, SALES

(CLASS F: RETAIL AND WHOLESALE TRADES)

Component	2013 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2013 Premium Rate	2012 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2012 Premium Rate		
A. NEW CLAIMS COST						
1. New Claims Cost	1.300	1.300	51%	1.308	1.308	53%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.350			0.349		
2. Legislative Obligations	0.151			0.160		
3. TOTAL OVERHEAD EXPENSES	<u>0.501</u>	0.501	20%	<u>0.509</u>	0.509	21%
C. PAST CLAIMS COST						
1. Past Claims Cost	0.739	0.739	29%	0.667	0.667	27%
D. TOTAL PREMIUM RATE (A+B+C)	<u><u>2.54</u></u>	<u>100%</u>		<u><u>2.48</u></u>	<u>100%</u>	

2013 PREMIUM RATE COMPONENTS

RATE GROUP 606: GROCERY AND CONVENIENCE STORES

(CLASS F: RETAIL AND WHOLESALE TRADES)

Component	2013 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2013 Premium Rate	2012 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2012 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	0.946	0.946	43%	1.111	1.111	52%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.302			0.322		
2. Legislative Obligations	0.130			0.147		
3. TOTAL OVERHEAD EXPENSES	<u>0.432</u>	0.432	20%	<u>0.469</u>	0.469	22%
C. PAST CLAIMS COST						
1. Past Claims Cost	0.822	0.822	37%	0.568	0.568	26%
D. TOTAL PREMIUM RATE (A+B+C)						
		<u>2.20</u>	<u>100%</u>	<u>2.15</u>		<u>100%</u>

2013 PREMIUM RATE COMPONENTS

RATE GROUP 607: SPECIALTY FOOD STORES

(CLASS F: RETAIL AND WHOLESALE TRADES)

Component	2013 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2013 Premium Rate	2012 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2012 Premium Rate
A. NEW CLAIMS COST				
1. New Claims Cost	1.689	45%	1.986	55%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.403		0.441	
2. Legislative Obligations	0.174		0.203	
3. TOTAL OVERHEAD EXPENSES	<u>0.577</u>	15%	<u>0.644</u>	18%
C. PAST CLAIMS COST				
1. Past Claims Cost	1.464	39%	1.011	28%
D. TOTAL PREMIUM RATE (A+B+C)	<u><u>3.73</u></u>	<u>100%</u>	<u><u>3.64</u></u>	<u>100%</u>

2013 PREMIUM RATE COMPONENTS

RATE GROUP 608: BEER STORES

(CLASS F: RETAIL AND WHOLESALE TRADES)

Component	2013 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2013 Premium Rate	2012 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2012 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	1.900	1.900	46%	2.235	2.235	55%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.432			0.475		
2. Legislative Obligations	0.187			0.220		
3. TOTAL OVERHEAD EXPENSES	<u>0.619</u>	0.619	15%	<u>0.695</u>	0.695	17%
C. PAST CLAIMS COST						
1. Past Claims Cost	1.651	1.651	40%	1.137	1.137	28%
D. TOTAL PREMIUM RATE (A+B+C)						
		<u><u>4.17</u></u>	<u>100%</u>	<u><u>4.07</u></u>		<u>100%</u>

2013 PREMIUM RATE COMPONENTS

RATE GROUP 612: AGRICULTURAL PRODUCTS, SALES

(CLASS F: RETAIL AND WHOLESALE TRADES)

Component	2013 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2013 Premium Rate	2012 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2012 Premium Rate
A. NEW CLAIMS COST				
1. New Claims Cost	1.109	45%	1.273	53%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.324		0.344	
2. Legislative Obligations	0.139		0.157	
3. TOTAL OVERHEAD EXPENSES	<u>0.463</u>	19%	<u>0.501</u>	21%
C. PAST CLAIMS COST				
1. Past Claims Cost	0.908	37%	0.650	27%
D. TOTAL PREMIUM RATE (A+B+C)				
	<u><u>2.48</u></u>	<u>100%</u>	<u><u>2.42</u></u>	<u>100%</u>

2013 PREMIUM RATE COMPONENTS
RATE GROUP 630: VEHICLE SERVICES AND REPAIRS
(CLASS F: RETAIL AND WHOLESALE TRADES)

Component	2013 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2013 Premium Rate	2012 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2012 Premium Rate		
A. NEW CLAIMS COST						
1. New Claims Cost	2.046	2.046	58%	1.881	1.881	54%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.452			0.427		
2. Legislative Obligations	0.195			0.196		
3. TOTAL OVERHEAD EXPENSES	<u>0.647</u>	0.647	18%	<u>0.623</u>	0.623	18%
C. PAST CLAIMS COST						
1. Past Claims Cost	0.847	0.847	24%	0.957	0.957	28%
D. TOTAL PREMIUM RATE (A+B+C)	<u><u>3.54</u></u>	<u><u>100%</u></u>		<u><u>3.46</u></u>	<u><u>100%</u></u>	

2013 PREMIUM RATE COMPONENTS

RATE GROUP 633: PETROLEUM PRODUCTS, SALES

(CLASS F: RETAIL AND WHOLESALE TRADES)

Component	2013 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2013 Premium Rate	2012 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2012 Premium Rate
A. NEW CLAIMS COST				
1. New Claims Cost	1.157	45%	1.340	53%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.331		0.354	
2. Legislative Obligations	0.142		0.161	
3. TOTAL OVERHEAD EXPENSES	<u>0.473</u>	18%	<u>0.515</u>	20%
C. PAST CLAIMS COST				
1. Past Claims Cost	0.970	37%	0.683	27%
D. TOTAL PREMIUM RATE (A+B+C)	<u><u>2.60</u></u>	<u>100%</u>	<u><u>2.54</u></u>	<u>100%</u>

2013 PREMIUM RATE COMPONENTS

RATE GROUP 636: OTHER SALES

(CLASS F: RETAIL AND WHOLESALE TRADES)

Component	2013 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2013 Premium Rate	2012 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2012 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	0.641	0.641	44%	0.693	0.693	48%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.260			0.266		
2. Legislative Obligations	<u>0.111</u>			<u>0.119</u>		
3. TOTAL OVERHEAD EXPENSES	0.371	0.371	25%	0.385	0.385	27%
C. PAST CLAIMS COST						
1. Past Claims Cost	0.448	0.448	31%	0.356	0.356	25%
D. TOTAL PREMIUM RATE (A+B+C)						
		<u>1.46</u>	<u>100%</u>	<u>1.43</u>		<u>100%</u>

2013 PREMIUM RATE COMPONENTS

RATE GROUP 638: PHARMACIES

(CLASS F: RETAIL AND WHOLESALE TRADES)

Component	2013 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2013 Premium Rate	2012 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2012 Premium Rate
A. NEW CLAIMS COST				
1. New Claims Cost	0.388	55%	0.311	45%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.187		0.144	
2. Legislative Obligations	0.085		0.071	
3. TOTAL OVERHEAD EXPENSES	<u>0.272</u>	39%	<u>0.215</u>	31%
C. PAST CLAIMS COST				
1. Past Claims Cost	0.040	6%	0.160	23%
D. TOTAL PREMIUM RATE (A+B+C)	<u><u>0.70</u></u>	<u><u>100%</u></u>	<u><u>0.69</u></u>	<u><u>100%</u></u>

2013 PREMIUM RATE COMPONENTS

RATE GROUP 641: CLOTHING STORES

(CLASS F: RETAIL AND WHOLESALE TRADES)

Component	2013 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2013 Premium Rate	2012 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2012 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	0.681	0.681	43%	0.768	0.768	49%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.265			0.276		
2. Legislative Obligations	0.114			0.125		
3. TOTAL OVERHEAD EXPENSES	<u>0.379</u>	0.379	24%	<u>0.401</u>	0.401	26%
C. PAST CLAIMS COST						
1. Past Claims Cost	0.530	0.530	33%	0.394	0.394	25%
D. TOTAL PREMIUM RATE (A+B+C)						
		<u>1.59</u>	<u>100%</u>	<u>1.56</u>		<u>100%</u>

2013 PREMIUM RATE COMPONENTS

RATE GROUP 657: AUTOMOBILE AND TRUCK DEALERS

(CLASS F: RETAIL AND WHOLESALE TRADES)

Component	2013 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2013 Premium Rate	2012 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2012 Premium Rate		
A. NEW CLAIMS COST						
1. New Claims Cost	0.448	0.448	55%	0.359	0.359	45%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.216			0.167		
2. Legislative Obligations	0.095			0.080		
3. TOTAL OVERHEAD EXPENSES	<u>0.311</u>	0.311	38%	<u>0.247</u>	0.247	31%
C. PAST CLAIMS COST						
1. Past Claims Cost	0.051	0.051	6%	0.185	0.185	23%
D. TOTAL PREMIUM RATE (A+B+C)						
	<u>0.81</u>	<u>100%</u>		<u>0.79</u>	<u>100%</u>	

2013 PREMIUM RATE COMPONENTS

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

(CLASS F: RETAIL AND WHOLESALE TRADES)

Component	2013 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2013 Premium Rate	2012 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2012 Premium Rate		
A. NEW CLAIMS COST						
1. New Claims Cost	0.210	0.210	42%	0.220	0.220	45%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.101			0.102		
2. Legislative Obligations	0.057			0.056		
3. TOTAL OVERHEAD EXPENSES	<u>0.158</u>	0.158	32%	<u>0.158</u>	0.158	32%
C. PAST CLAIMS COST						
1. Past Claims Cost	0.132	0.132	26%	0.114	0.114	23%
D. TOTAL PREMIUM RATE (A+B+C)						
	<u>0.50</u>	<u>100%</u>		<u>0.49</u>	<u>100%</u>	

2013 PREMIUM RATE COMPONENTS

RATE GROUP 670: MACHINERY AND OTHER VEHICLES, SALES

(CLASS F: RETAIL AND WHOLESALE TRADES)

Component	2013 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2013 Premium Rate	2012 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2012 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	0.899	0.899	49%	0.906	0.906	50%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.295			0.295		
2. Legislative Obligations	0.127			0.133		
3. TOTAL OVERHEAD EXPENSES	<u>0.422</u>	0.422	23%	<u>0.428</u>	0.428	24%
C. PAST CLAIMS COST						
1. Past Claims Cost	0.519	0.519	28%	0.464	0.464	26%
D. TOTAL PREMIUM RATE (A+B+C)						
		<u><u>1.84</u></u>	<u>100%</u>	<u><u>1.80</u></u>		<u>100%</u>

2013 PREMIUM RATE COMPONENTS
RATE GROUP 681: LUMBER AND BUILDERS SUPPLY
(CLASS F: RETAIL AND WHOLESALE TRADES)

Component	2013 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2013 Premium Rate	2012 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2012 Premium Rate
A. NEW CLAIMS COST				
1. New Claims Cost	1.474	1.474	49%	53%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.374		0.383	
2. Legislative Obligations	<u>0.161</u>		<u>0.207</u>	
3. TOTAL OVERHEAD EXPENSES	0.535	0.535	18%	20%
C. PAST CLAIMS COST				
1. Past Claims Cost	1.001	1.001	33%	27%
D. TOTAL PREMIUM RATE (A+B+C)	<u><u>3.01</u></u>	<u><u>100%</u></u>	<u><u>2.94</u></u>	<u><u>100%</u></u>

2013 PREMIUM RATE COMPONENTS

RATE GROUP 685: METAL PRODUCTS, WHOLESALE

(CLASS F: RETAIL AND WHOLESALE TRADES)

Component	2013 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2013 Premium Rate	2012 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2012 Premium Rate
A. NEW CLAIMS COST				
1. New Claims Cost	1.532	47%	1.712	54%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.382		0.404	
2. Legislative Obligations	0.165		0.185	
3. TOTAL OVERHEAD EXPENSES	<u>0.547</u>	17%	<u>0.589</u>	19%
C. PAST CLAIMS COST				
1. Past Claims Cost	1.171	36%	0.873	28%
D. TOTAL PREMIUM RATE (A+B+C)				
	<u><u>3.25</u></u>	<u>100%</u>	<u><u>3.17</u></u>	<u>100%</u>

2013 PREMIUM RATE COMPONENTS

RATE GROUP 689: WASTE MATERIALS RECYCLING

(CLASS F: RETAIL AND WHOLESALE TRADES)

Component	2013 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2013 Premium Rate	2012 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2012 Premium Rate		
A. NEW CLAIMS COST						
1. New Claims Cost	3.044	3.044	49%	3.358	3.358	56%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.589			0.628		
2. Legislative Obligations	0.255			0.323		
3. TOTAL OVERHEAD EXPENSES	<u>0.844</u>	0.844	14%	<u>0.951</u>	0.951	16%
C. PAST CLAIMS COST						
1. Past Claims Cost	2.282	2.282	37%	1.708	1.708	28%
D. TOTAL PREMIUM RATE (A+B+C)						
	<u>6.17</u>	<u>100%</u>		<u>6.02</u>	<u>100%</u>	

2013 PREMIUM RATE COMPONENTS

CLASS F: RETAIL AND WHOLESALE TRADES

Component	2013 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2013 Premium Rate	2012 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2012 Premium Rate
A. NEW CLAIMS COST				
1. New Claims Cost	0.896	49%	0.899	51%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.280		0.275	
2. Legislative Obligations	<u>0.122</u>		<u>0.128</u>	
3. TOTAL OVERHEAD EXPENSES	0.402	22%	0.403	23%
C. PAST CLAIMS COST				
1. Past Claims Cost	0.526	29%	0.460	26%
D. TOTAL PREMIUM RATE (A+B+C)				
	1.82	100%	1.76	100%

2013 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>Past Claims Cost</u> (\$)	<u>2013 Premium Rate</u> (\$)
604	FOOD, SALES	1.300	0.501	0.739	2.54
606	GROCERY AND CONVENIENCE STORES	0.946	0.432	0.822	2.20
607	SPECIALTY FOOD STORES	1.689	0.577	1.464	3.73
608	BEER STORES	1.900	0.619	1.651	4.17
612	AGRICULTURAL PRODUCTS, SALES	1.109	0.463	0.908	2.48
630	VEHICLE SERVICES AND REPAIRS	2.046	0.647	0.847	3.54
633	PETROLEUM PRODUCTS, SALES	1.157	0.473	0.970	2.60
636	OTHER SALES	0.641	0.371	0.448	1.46
638	PHARMACIES	0.388	0.272	0.040	0.70
641	CLOTHING STORES	0.681	0.379	0.530	1.59
657	AUTOMOBILE AND TRUCK DEALERS	0.448	0.311	0.051	0.81
668	COMPUTER, ELECTRONIC AND ELECTRICAL EQUIPMENT, SALES	0.210	0.158	0.132	0.50
670	MACHINERY AND OTHER VEHICLES, SALES	0.899	0.422	0.519	1.84
681	LUMBER AND BUILDERS SUPPLY	1.474	0.535	1.001	3.01
685	METAL PRODUCTS, WHOLESALE	1.532	0.547	1.171	3.25
689	WASTE MATERIALS RECYCLING	3.044	0.844	2.282	6.17
CLASS F	RETAIL AND WHOLESALE TRADES	0.896	0.402	0.526	1.82



wsib 2013
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

2013 PREMIUM RATES

6-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	Total Number of Injuries	Total Injury Rate
2006	\$1,547,024,144	\$69,400	\$47,144	32,815	2,709	8.26%
2007	\$1,704,654,129	\$71,800	\$47,978	35,530	2,730	7.68%
2008	\$1,883,381,279	\$73,300	\$49,621	37,955	2,835	7.47%
2009	\$1,811,795,904	\$74,600	\$50,565	35,831	2,396	6.69%
2010	\$1,915,575,016	\$77,600	\$50,101	38,234	2,170	5.68%
2011	\$2,124,231,580	\$79,600	\$52,614	40,374	2,387	5.91%
2012	\$2,137,544,330	\$81,700	\$52,524	40,697	2,405	5.91%
2013	\$2,100,206,152	\$83,200	\$51,249	40,980	2,423	5.91%

2013 PREMIUM RATES

6-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	Total Number of Injuries	Total Injury Rate
2006	\$2,406,253,732	\$69,400	\$49,864	48,256	4,869	10.09%
2007	\$2,569,614,376	\$71,800	\$50,024	51,368	4,935	9.61%
2008	\$2,748,222,726	\$73,300	\$52,064	52,785	4,902	9.29%
2009	\$2,619,924,060	\$74,600	\$52,623	49,787	3,950	7.93%
2010	\$2,756,711,702	\$77,600	\$52,989	52,024	3,591	6.90%
2011	\$2,949,115,243	\$79,600	\$53,224	55,410	3,631	6.55%
2012	\$2,967,597,613	\$81,700	\$53,132	55,853	3,659	6.55%
2013	\$2,915,760,238	\$83,200	\$51,843	56,242	3,685	6.55%

2013 PREMIUM RATES

6-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	Total Number of Injuries	Total Injury Rate
2006	\$1,417,490,861	\$69,400	\$48,265	29,369	2,161	7.36%
2007	\$1,501,893,025	\$71,800	\$48,411	31,024	2,243	7.23%
2008	\$1,596,675,497	\$73,300	\$50,188	31,814	2,306	7.25%
2009	\$1,574,892,045	\$74,600	\$51,523	30,567	2,002	6.55%
2010	\$1,695,441,313	\$77,600	\$51,453	32,951	1,919	5.82%
2011	\$1,741,242,749	\$79,600	\$52,156	33,385	1,907	5.71%
2012	\$1,752,155,274	\$81,700	\$52,067	33,652	1,922	5.71%
2013	\$1,721,548,992	\$83,200	\$50,803	33,886	1,936	5.71%

2013 PREMIUM RATES

6-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	Total Number of Injuries	Total Injury Rate
2006	\$1,145,880,928	\$69,400	\$40,489	28,301	1,487	5.25%
2007	\$1,205,848,684	\$71,800	\$40,910	29,476	1,601	5.43%
2008	\$1,297,766,808	\$73,300	\$42,179	30,768	1,595	5.18%
2009	\$1,222,064,344	\$74,600	\$41,702	29,305	1,374	4.69%
2010	\$1,270,303,709	\$77,600	\$42,679	29,764	1,160	3.90%
2011	\$1,208,478,643	\$79,600	\$46,501	25,988	1,155	4.44%
2012	\$1,216,052,287	\$81,700	\$46,422	26,196	1,164	4.44%
2013	\$1,194,810,540	\$83,200	\$45,295	26,378	1,172	4.44%

2013 PREMIUM RATES

6-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	Total Number of Injuries	Total Injury Rate
2006	\$1,303,042,690	\$69,400	\$45,521	28,625	2,297	8.02%
2007	\$1,436,304,313	\$71,800	\$45,979	31,238	2,237	7.16%
2008	\$1,555,939,095	\$73,300	\$47,940	32,456	2,398	7.39%
2009	\$1,554,186,987	\$74,600	\$48,259	32,205	2,088	6.48%
2010	\$1,647,431,072	\$77,600	\$48,452	34,001	1,940	5.71%
2011	\$1,832,791,836	\$79,600	\$50,525	36,275	2,181	6.01%
2012	\$1,844,278,107	\$81,700	\$50,438	36,565	2,198	6.01%
2013	\$1,812,062,642	\$83,200	\$49,214	36,820	2,214	6.01%

2013 PREMIUM RATES

6-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	Total Number of Injuries	Total Injury Rate
2006	\$366,291,789	\$69,400	\$36,432	10,054	988	9.83%
2007	\$369,748,289	\$71,800	\$38,811	9,527	970	10.18%
2008	\$405,561,345	\$73,300	\$38,088	10,648	1,052	9.88%
2009	\$414,203,475	\$74,600	\$38,032	10,891	869	7.98%
2010	\$394,579,579	\$77,600	\$39,998	9,865	704	7.14%
2011	\$390,781,810	\$79,600	\$38,207	10,228	744	7.27%
2012	\$393,230,874	\$81,700	\$38,142	10,310	750	7.27%
2013	\$386,362,000	\$83,200	\$37,216	10,382	755	7.27%

2013 PREMIUM RATES

6-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	Total Number of Injuries	Total Injury Rate
2006	\$467,568,627	\$69,400	\$56,833	8,227	1,016	12.35%
2007	\$504,196,500	\$71,800	\$59,924	8,414	1,073	12.75%
2008	\$493,932,547	\$73,300	\$60,642	8,145	986	12.11%
2009	\$503,632,226	\$74,600	\$62,054	8,116	811	9.99%
2010	\$586,503,533	\$77,600	\$63,112	9,293	880	9.47%
2011	\$677,593,951	\$79,600	\$64,885	10,443	893	8.55%
2012	\$681,840,493	\$81,700	\$64,774	10,526	900	8.55%
2013	\$669,930,245	\$83,200	\$63,202	10,600	906	8.55%

2013 PREMIUM RATES

6-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	Total Number of Injuries	Total Injury Rate
2006	\$567,406,360	\$69,400	\$48,310	11,745	1,555	13.24%
2007	\$636,341,399	\$71,800	\$48,306	13,173	1,539	11.68%
2008	\$636,884,778	\$73,300	\$45,737	13,925	1,572	11.29%
2009	\$513,857,025	\$74,600	\$50,716	10,132	813	8.02%
2010	\$559,450,182	\$77,600	\$50,261	11,131	769	6.91%
2011	\$592,745,540	\$79,600	\$48,798	12,147	795	6.54%
2012	\$596,460,330	\$81,700	\$48,714	12,244	801	6.54%
2013	\$586,041,486	\$83,200	\$47,532	12,329	807	6.55%

2013 PREMIUM RATES

6-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	Total Number of Injuries	Total Injury Rate
2006	\$363,353,443	\$69,400	\$52,049	6,981	575	8.24%
2007	\$370,090,987	\$71,800	\$51,423	7,197	611	8.49%
2008	\$395,090,730	\$73,300	\$55,772	7,084	651	9.19%
2009	\$340,983,507	\$74,600	\$55,006	6,199	504	8.13%
2010	\$366,926,210	\$77,600	\$51,535	7,120	489	6.87%
2011	\$352,047,815	\$79,600	\$54,965	6,405	450	7.03%
2012	\$354,254,130	\$81,700	\$54,870	6,456	453	7.02%
2013	\$348,066,093	\$83,200	\$53,539	6,501	457	7.03%

2013 PREMIUM RATES

6-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	Total Number of Injuries	Total Injury Rate
2006	\$256,942,520	\$69,400	\$56,125	4,578	1,071	23.39%
2007	\$303,035,491	\$71,800	\$58,031	5,222	1,273	24.38%
2008	\$374,387,645	\$73,300	\$62,036	6,035	1,516	25.12%
2009	\$346,355,167	\$74,600	\$61,849	5,600	1,178	21.04%
2010	\$330,687,634	\$77,600	\$62,512	5,290	1,115	21.08%
2011	\$374,272,806	\$79,600	\$67,815	5,519	1,142	20.69%
2012	\$376,618,408	\$81,700	\$67,699	5,563	1,151	20.69%
2013	\$370,039,716	\$83,200	\$66,056	5,602	1,159	20.69%

2013 PREMIUM RATES

6-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	Total Number of Injuries	Total Injury Rate
2006	\$613,888,477	\$69,400	\$42,250	14,530	1,635	11.25%
2007	\$666,524,705	\$71,800	\$45,410	14,678	1,643	11.19%
2008	\$736,803,860	\$73,300	\$45,858	16,067	1,772	11.03%
2009	\$728,715,945	\$74,600	\$47,538	15,329	1,268	8.27%
2010	\$745,433,346	\$77,600	\$47,245	15,778	1,130	7.16%
2011	\$766,125,366	\$79,600	\$49,288	15,544	1,141	7.34%
2012	\$770,926,743	\$81,700	\$49,203	15,668	1,150	7.34%
2013	\$757,460,356	\$83,200	\$48,009	15,777	1,158	7.34%

2013 PREMIUM RATES

6-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	Total Number of Injuries	Total Injury Rate
2006	\$1,559,710,290	\$69,400	\$38,149	40,885	3,521	8.61%
2007	\$1,675,965,426	\$71,800	\$39,865	42,041	3,630	8.63%
2008	\$1,812,170,235	\$73,300	\$40,337	44,926	3,810	8.48%
2009	\$1,655,366,868	\$74,600	\$42,013	39,401	2,622	6.65%
2010	\$1,717,667,093	\$77,600	\$41,072	41,821	2,536	6.06%
2011	\$1,642,540,500	\$79,600	\$43,225	38,000	2,284	6.01%
2012	\$1,652,834,449	\$81,700	\$43,151	38,304	2,301	6.01%
2013	\$1,623,963,082	\$83,200	\$42,103	38,571	2,318	6.01%

2013 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

CLASS G: CONSTRUCTION

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2006	\$12,014,853,862	\$69,400	\$45,448	264,366	23,884	9.03%
2007	\$12,944,217,323	\$71,800	\$46,414	278,888	24,485	8.78%
2008	\$13,936,816,544	\$73,300	\$47,630	292,608	25,395	8.68%
2009	\$13,285,977,554	\$74,600	\$48,602	273,363	19,875	7.27%
2010	\$13,986,710,389	\$77,600	\$48,688	287,272	18,403	6.41%
2011	\$14,651,967,839	\$79,600	\$50,573	289,718	18,710	6.46%
2012	\$14,743,793,036	\$81,700	\$50,487	292,034	18,854	6.46%
2013	\$14,486,251,542	\$83,200	\$49,261	294,070	18,990	6.46%

2013 PREMIUM RATES

NEW CLAIMS COST BY RATE GROUP

<u>Rate Group</u>	<u>Description</u>	<u>2013 New Claims Cost</u>		<u>2013 Premium Rate</u>
		<u>Cost Index *</u> (%)	<u>Cost per Claim</u> (\$)	
704	ELECTRICAL AND INCIDENTAL CONSTRUCTION SERVICES	73%	17,711	3.69
707	MECHANICAL AND SHEET METAL WORK	67%	16,199	4.16
711	ROADBUILDING AND EXCAVATING	100%	24,206	5.29
719	INSIDE FINISHING	143%	34,581	7.51
723	INDUSTRIAL, COMMERCIAL & INSTITUTIONAL CONSTRUCTION	84%	20,377	4.55
728	ROOFING	144%	34,949	14.80
732	HEAVY CIVIL CONSTRUCTION	96%	23,298	7.03
737	MILLWRIGHTING AND WELDING	93%	22,416	6.90
741	MASONRY	229%	55,393	12.70
748	FORM WORK AND DEMOLITION	111%	26,910	18.31
751	SIDING AND OUTSIDE FINISHING	126%	30,450	10.25
764	HOMEBUILDING	119%	28,859	9.10
CLASS G	CONSTRUCTION		24,190	6.52

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

**2013 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	0.463
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 and Health	0.004
	Total Grants	0.004
	MoL - HSAs	0.066
	Other Prevention	0.009
	Sub-Total	0.200
B.3	TOTAL OVERHEAD EXPENSES	0.663

**2013 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	0.465
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 and Health	0.004
	Total Grants	0.004
	MoL - HSAs	0.066
	Other Prevention	0.009
	Sub-Total	0.201
B.3	TOTAL OVERHEAD EXPENSES	0.666

**2013 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	0.561
B.2	Legislative Obligations	
	WSIAT	0.022
	Office of Worker Advisor	0.011
	Office of Employer Advisor	0.004
	OHSA	0.104
	Mine Rescue	0.000
	Program Administration	0.001
	Institute of Work and Health	0.005
	Total Grants	0.006
	MoL - HSAs	0.080
	Other Prevention	0.011
	Sub-Total	0.243
B.3	TOTAL OVERHEAD EXPENSES	0.804

**2013 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	0.660
B.2	Legislative Obligations	
	WSIAT	0.026
	Office of Worker Advisor	0.013
	Office of Employer Advisor	0.004
	OHSA	0.123
	Mine Rescue	0.000
	Program Administration	0.001
	Institute of Work and Health	0.005
	Total Grants	0.007
	MoL - HSAs	0.094
	Other Prevention	0.013
	Sub-Total	0.286
B.3	TOTAL OVERHEAD EXPENSES	0.946

**2013 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	0.527
B.2	Legislative Obligations	
	WSIAT	0.021
	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 and Health	0.004
	Total Grants	0.004
	MoL - HSAs	0.075
	Other Prevention	0.011
	Sub-Total	0.228
B.3	TOTAL OVERHEAD EXPENSES	0.755

**2013 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	1.153
B.2	Legislative Obligations	
	WSIAT	0.046
	Office of Worker Advisor	0.022
	Office of Employer Advisor	0.007
	OHSA	0.216
	Mine Rescue	0.000
	Program Administration	0.001
	Institute of Work and Health	0.009
	Total Grants	0.011
	MoL - HSAs	0.165
	Other Prevention	0.023
	Sub-Total	0.501
B.3	TOTAL OVERHEAD EXPENSES	1.654

**2013 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	0.625
B.2	Legislative Obligations	
	WSIAT	0.025
	Office of Worker Advisor	0.012
	Office of Employer Advisor	0.004
	OHSA	0.116
	Mine Rescue	0.000
	Program Administration	0.001
	Institute of Work and Health	0.005
	Total Grants	0.007
	MoL - HSAs	0.089
	Other Prevention	0.013
	Sub-Total	0.271
B.3	TOTAL OVERHEAD EXPENSES	0.896

**2013 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	0.616
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 and Health	0.005
	Total Grants	0.007
	MoL - HSAs	0.088
	Other Prevention	0.012
	Sub-Total	0.267
B.3	TOTAL OVERHEAD EXPENSES	0.883

**2013 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	1.208
B.2	Legislative Obligations	
	WSIAT	0.048
	Office of Worker Advisor	0.023
	Office of Employer Advisor	0.008
	OHSA	0.226
	Mine Rescue	0.000
	Program Administration	0.001
	Institute of Work and Health	0.010
	Total Grants	0.011
	MoL - HSAs	0.172
	Other Prevention	0.024
	Sub-Total	0.525
B.3	TOTAL OVERHEAD EXPENSES	1.733

**2013 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	1.382
B.2	Legislative Obligations	
	WSIAT	0.055
	Office of Worker Advisor	0.027
	Office of Employer Advisor	0.009
	OHSA	0.259
	Mine Rescue	0.000
	Program Administration	0.001
	Institute of Work and Health	0.011
	Total Grants	0.014
	MoL - HSAs	0.197
	Other Prevention	0.028
	Sub-Total	0.601
B.3	TOTAL OVERHEAD EXPENSES	1.983

**2013 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	0.841
B.2	Legislative Obligations	
	WSIAT	0.033
	Office of Worker Advisor	0.016
	Office of Employer Advisor	0.005
	OHSA	0.157
	Mine Rescue	0.000
	Program Administration	0.001
	Institute of Work and Health	0.007
	Total Grants	0.008
	MoL - HSAs	0.120
	Other Prevention	0.017
	Sub-Total	0.365
B.3	TOTAL OVERHEAD EXPENSES	1.206

**2013 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	0.764
B.2	Legislative Obligations	
	WSIAT	0.030
	Office of Worker Advisor	0.015
	Office of Employer Advisor	0.005
	OHSA	0.143
	Mine Rescue	0.000
	Program Administration	0.001
	Institute of Work and Health	0.006
	Total Grants	0.007
	MoL - HSAs	0.109
	Other Prevention	0.015
	Sub-Total	0.331
B.3	TOTAL OVERHEAD EXPENSES	1.095

**2013 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES**

CLASS G: CONSTRUCTION

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1	WSIB Administrative	0.626
B.2	Legislative Obligations	
	WSIAT	0.025
	Office of Worker Advisor	0.012
	Office of Employer Advisor	0.004
	OHSA	0.117
	Mine Rescue	0.000
	Program Administration	0.001
	Institute of Work and Health	0.005
	Total Grants	0.007
	MoL - HSAs	0.089
	Other Prevention	0.013
	Sub-Total	0.271
B.3	TOTAL OVERHEAD EXPENSES	0.897

2013 PREMIUM RATE COMPONENTS

RATE GROUP 704: ELECTRICAL AND INCIDENTAL CONSTRUCTION SERVICES

(CLASS G: CONSTRUCTION)

Component	2013 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2013 Premium Rate	2012 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2012 Premium Rate		
A. NEW CLAIMS COST						
1. New Claims Cost	2.074	2.074	56%	1.895	1.895	53%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.463			0.436		
2. Legislative Obligations	0.200			0.233		
3. TOTAL OVERHEAD EXPENSES	<u>0.663</u>	0.663	18%	<u>0.669</u>	0.669	19%
C. PAST CLAIMS COST						
1. Past Claims Cost	0.953	0.953	26%	1.038	1.038	29%
D. TOTAL PREMIUM RATE (A+B+C)						
	<u>3.69</u>	<u>100%</u>		<u>3.60</u>	<u>100%</u>	

2013 PREMIUM RATE COMPONENTS

RATE GROUP 707: MECHANICAL AND SHEET METAL WORK

(CLASS G: CONSTRUCTION)

Component	2013 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2013 Premium Rate	2012 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2012 Premium Rate
A. NEW CLAIMS COST				
1. New Claims Cost	2.078	50%	2.159	53%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.465		0.473	
2. Legislative Obligations	0.201		0.250	
3. TOTAL OVERHEAD EXPENSES	<u>0.666</u>	16%	<u>0.723</u>	18%
C. PAST CLAIMS COST				
1. Past Claims Cost	1.416	34%	1.180	29%
D. TOTAL PREMIUM RATE (A+B+C)	<u><u>4.16</u></u>	<u>100%</u>	<u><u>4.06</u></u>	<u>100%</u>

2013 PREMIUM RATE COMPONENTS

RATE GROUP 711: ROADBUILDING AND EXCAVATING

(CLASS G: CONSTRUCTION)

Component	2013 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2013 Premium Rate	2012 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2012 Premium Rate		
A. NEW CLAIMS COST						
1. New Claims Cost	2.763	2.763	52%	2.787	2.787	54%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.561			0.560		
2. Legislative Obligations	0.243			0.292		
3. TOTAL OVERHEAD EXPENSES	<u>0.804</u>	0.804	15%	<u>0.852</u>	0.852	17%
C. PAST CLAIMS COST						
1. Past Claims Cost	1.723	1.723	33%	1.522	1.522	29%
D. TOTAL PREMIUM RATE (A+B+C)						
	<u>5.29</u>	<u>100%</u>		<u>5.16</u>	<u>100%</u>	

2013 PREMIUM RATE COMPONENTS

RATE GROUP 719: INSIDE FINISHING

(CLASS G: CONSTRUCTION)

Component	2013 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2013 Premium Rate	2012 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2012 Premium Rate
A. NEW CLAIMS COST				
1. New Claims Cost	3.443	46%	4.033	55%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.660		0.734	
2. Legislative Obligations	0.286		0.373	
3. TOTAL OVERHEAD EXPENSES	0.946	13%	1.107	15%
C. PAST CLAIMS COST				
1. Past Claims Cost	3.121	42%	2.194	30%
D. TOTAL PREMIUM RATE (A+B+C)	7.51	100%	7.33	100%

2013 PREMIUM RATE COMPONENTS

RATE GROUP 723: INDUSTRIAL, COMMERCIAL & INSTITUTIONAL CONSTRUCTION

(CLASS G: CONSTRUCTION)

Component	2013 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2013 Premium Rate	2012 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2012 Premium Rate
A. NEW CLAIMS COST				
1. New Claims Cost	2.527	56%	2.378	54%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.527		0.503	
2. Legislative Obligations	0.228		0.264	
3. TOTAL OVERHEAD EXPENSES	<u>0.755</u>	17%	<u>0.767</u>	17%
C. PAST CLAIMS COST				
1. Past Claims Cost	1.268	28%	1.298	29%
D. TOTAL PREMIUM RATE (A+B+C)	<u><u>4.55</u></u>	<u>100%</u>	<u><u>4.44</u></u>	<u>100%</u>

2013 PREMIUM RATE COMPONENTS

RATE GROUP 728: ROOFING

(CLASS G: CONSTRUCTION)

Component	2013 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2013 Premium Rate	2012 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2012 Premium Rate		
A. NEW CLAIMS COST						
1. New Claims Cost	6.932	6.932	47%	8.102	8.102	56%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	1.153			1.301		
2. Legislative Obligations	0.501			0.640		
3. TOTAL OVERHEAD EXPENSES	<u>1.654</u>	1.654	11%	<u>1.941</u>	1.941	13%
C. PAST CLAIMS COST						
1. Past Claims Cost	6.214	6.214	42%	4.396	4.396	30%
D. TOTAL PREMIUM RATE (A+B+C)						
	<u>14.80</u>	<u>100%</u>		<u>14.44</u>	<u>100%</u>	

2013 PREMIUM RATE COMPONENTS

RATE GROUP 732: HEAVY CIVIL CONSTRUCTION

(CLASS G: CONSTRUCTION)

Component	2013 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2013 Premium Rate	2012 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2012 Premium Rate
A. NEW CLAIMS COST				
1. New Claims Cost	3.198	45%	3.762	55%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.625		0.697	
2. Legislative Obligations	0.271		0.355	
3. TOTAL OVERHEAD EXPENSES	<u>0.896</u>	13%	<u>1.052</u>	15%
C. PAST CLAIMS COST				
1. Past Claims Cost	2.936	42%	2.048	30%
D. TOTAL PREMIUM RATE (A+B+C)	<u><u>7.03</u></u>	<u><u>100%</u></u>	<u><u>6.86</u></u>	<u><u>100%</u></u>

2013 PREMIUM RATE COMPONENTS
RATE GROUP 737: MILLWRIGHTING AND WELDING

(CLASS G: CONSTRUCTION)

Component	2013 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2013 Premium Rate	2012 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2012 Premium Rate		
A. NEW CLAIMS COST						
1. New Claims Cost	3.133	3.133	45%	3.685	3.685	55%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.616			0.686		
2. Legislative Obligations	0.267			0.350		
3. TOTAL OVERHEAD EXPENSES	<u>0.883</u>	0.883	13%	<u>1.036</u>	1.036	15%
C. PAST CLAIMS COST						
1. Past Claims Cost	2.884	2.884	42%	2.006	2.006	30%
D. TOTAL PREMIUM RATE (A+B+C)						
	<u><u>6.90</u></u>	<u><u>100%</u></u>		<u><u>6.73</u></u>	<u><u>100%</u></u>	

2013 PREMIUM RATE COMPONENTS

RATE GROUP 741: MASONRY

(CLASS G: CONSTRUCTION)

Component	2013 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2013 Premium Rate	2012 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2012 Premium Rate
A. NEW CLAIMS COST				
1. New Claims Cost	7.382	58%	6.928	56%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	1.208		1.138	
2. Legislative Obligations	0.525		0.564	
3. TOTAL OVERHEAD EXPENSES	<u>1.733</u>	14%	<u>1.702</u>	14%
C. PAST CLAIMS COST				
1. Past Claims Cost	3.585	28%	3.761	30%
D. TOTAL PREMIUM RATE (A+B+C)	<u><u>12.70</u></u>	<u>100%</u>	<u><u>12.39</u></u>	<u>100%</u>

2013 PREMIUM RATE COMPONENTS

RATE GROUP 748: FORM WORK AND DEMOLITION

(CLASS G: CONSTRUCTION)

Component	2013 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2013 Premium Rate	2012 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2012 Premium Rate
A. NEW CLAIMS COST				
1. New Claims Cost	8.555	47%	10.064	56%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	1.382		1.575	
2. Legislative Obligations	0.601		0.769	
3. TOTAL OVERHEAD EXPENSES	<u>1.983</u>	11%	<u>2.344</u>	13%
C. PAST CLAIMS COST				
1. Past Claims Cost	7.772	42%	5.455	31%
D. TOTAL PREMIUM RATE (A+B+C)	<u><u>18.31</u></u>	<u>100%</u>	<u><u>17.86</u></u>	<u>100%</u>

2013 PREMIUM RATE COMPONENTS
RATE GROUP 751: SIDING AND OUTSIDE FINISHING
(CLASS G: CONSTRUCTION)

Component	2013 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2013 Premium Rate	2012 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2012 Premium Rate		
A. NEW CLAIMS COST						
1. New Claims Cost	4.725	4.725	46%	5.558	5.558	56%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.841			0.947		
2. Legislative Obligations	0.365			0.473		
3. TOTAL OVERHEAD EXPENSES	<u>1.206</u>	1.206	12%	<u>1.420</u>	1.420	14%
C. PAST CLAIMS COST						
1. Past Claims Cost	4.319	4.319	42%	3.019	3.019	30%
D. TOTAL PREMIUM RATE (A+B+C)						
	<u>10.25</u>	<u>100%</u>		<u>10.00</u>	<u>100%</u>	

2013 PREMIUM RATE COMPONENTS

RATE GROUP 764: HOMEBUILDING

(CLASS G: CONSTRUCTION)

Component	2013 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2013 Premium Rate	2012 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2012 Premium Rate
A. NEW CLAIMS COST				
1. New Claims Cost	4.181	46%	4.918	55%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.764		0.858	
2. Legislative Obligations	0.331		0.431	
3. TOTAL OVERHEAD EXPENSES	<u>1.095</u>	12%	<u>1.289</u>	15%
C. PAST CLAIMS COST				
1. Past Claims Cost	3.824	42%	2.673	30%
D. TOTAL PREMIUM RATE (A+B+C)	<u><u>9.10</u></u>	<u>100%</u>	<u><u>8.88</u></u>	<u>100%</u>

2013 PREMIUM RATE COMPONENTS

CLASS G: CONSTRUCTION

Component	2013 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2013 Premium Rate	2012 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2012 Premium Rate
A. NEW CLAIMS COST				
1. New Claims Cost	3.219	49%	3.503	55%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.626		0.660	
2. Legislative Obligations	0.271		0.339	
3. TOTAL OVERHEAD EXPENSES	<u>0.897</u>	14%	<u>0.999</u>	16%
C. PAST CLAIMS COST				
1. Past Claims Cost	2.401	37%	1.907	30%
D. TOTAL PREMIUM RATE (A+B+C)	<u><u>6.52</u></u>	<u>100%</u>	<u><u>6.41</u></u>	<u>100%</u>

2013 PREMIUM RATES

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

Rate Group	<u>Description</u>	New Claims <u>Cost</u> (\$)	<u>Overhead</u> (\$)	Past Claims <u>Cost</u> (\$)	2013 Premium <u>Rate</u> (\$)
704	ELECTRICAL AND INCIDENTAL CONSTRUCTION SERVICES	2.074	0.663	0.953	3.69
707	MECHANICAL AND SHEET METAL WORK	2.078	0.666	1.416	4.16
711	ROADBUILDING AND EXCAVATING	2.763	0.804	1.723	5.29
719	INSIDE FINISHING	3.443	0.946	3.121	7.51
723	INDUSTRIAL, COMMERCIAL & INSTITUTIONAL CONSTRUCTION	2.527	0.755	1.268	4.55
728	ROOFING	6.932	1.654	6.214	14.80
732	HEAVY CIVIL CONSTRUCTION	3.198	0.896	2.936	7.03
737	MILLWRIGHTING AND WELDING	3.133	0.883	2.884	6.90
741	MASONRY	7.382	1.733	3.585	12.70
748	FORM WORK AND DEMOLITION	8.555	1.983	7.772	18.31
751	SIDING AND OUTSIDE FINISHING	4.725	1.206	4.319	10.25
764	HomeBUILDING	4.181	1.095	3.824	9.10
CLASS G	CONSTRUCTION	3.219	0.897	2.401	6.52



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Premium
Rates **MANUAL**

SECTION 6H

Government and Related Services



Workplace Safety
& Insurance Board
Commission de la sécurité
professionnelle et de l'assurance
contre les accidents du travail

2013 PREMIUM RATES

6-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	Total Number of Injuries	Total Injury Rate
2006	\$569,182,214	\$69,400	\$32,700	17,406	714	4.10%
2007	\$614,174,271	\$71,800	\$32,518	18,887	723	3.83%
2008	\$640,449,034	\$73,300	\$38,600	16,592	779	4.70%
2009	\$655,976,089	\$74,600	\$38,539	17,021	708	4.16%
2010	\$664,945,066	\$77,600	\$36,477	18,229	724	3.97%
2011	\$690,708,155	\$79,600	\$33,784	20,445	694	3.39%
2012	\$721,569,054	\$81,700	\$35,364	20,404	691	3.39%
2013	\$750,749,182	\$83,200	\$36,540	20,546	696	3.39%

2013 PREMIUM RATES

6-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	Total Number of Injuries	Total Injury Rate
2006	\$4,301,474,371	\$69,400	\$38,140	112,781	1,506	1.34%
2007	\$4,620,518,442	\$71,800	\$40,040	115,398	1,525	1.32%
2008	\$4,903,576,314	\$73,300	\$42,239	116,090	1,597	1.38%
2009	\$5,164,814,334	\$74,600	\$42,799	120,675	1,516	1.26%
2010	\$5,349,794,257	\$77,600	\$44,260	120,873	1,386	1.15%
2011	\$5,582,900,114	\$79,600	\$42,559	131,180	1,367	1.04%
2012	\$5,832,344,559	\$81,700	\$44,550	130,917	1,361	1.04%
2013	\$6,068,203,567	\$83,200	\$46,031	131,829	1,370	1.04%

2013 PREMIUM RATES

6-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	Total Number of Injuries	Total Injury Rate
2006	\$318,951,182	\$69,400	\$40,646	7,847	701	8.93%
2007	\$357,351,753	\$71,800	\$40,682	8,784	767	8.73%
2008	\$377,282,515	\$73,300	\$43,521	8,669	786	9.07%
2009	\$387,746,187	\$74,600	\$41,123	9,429	677	7.18%
2010	\$404,093,937	\$77,600	\$42,256	9,563	645	6.74%
2011	\$470,759,243	\$79,600	\$46,022	10,229	629	6.15%
2012	\$490,821,701	\$81,700	\$47,792	10,270	630	6.13%
2013	\$479,717,181	\$83,200	\$46,296	10,362	636	6.14%

2013 PREMIUM RATES

6-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	Total Number of Injuries	Total Injury Rate
2006	\$1,212,310,212	\$69,400	\$63,819	18,996	514	2.71%
2007	\$1,319,807,351	\$71,800	\$65,938	20,016	538	2.69%
2008	\$1,378,296,173	\$73,300	\$69,001	19,975	485	2.43%
2009	\$1,455,106,211	\$74,600	\$67,099	21,686	507	2.34%
2010	\$1,497,494,337	\$77,600	\$67,373	22,227	484	2.18%
2011	\$1,567,591,990	\$79,600	\$75,026	20,894	389	1.86%
2012	\$1,634,398,429	\$81,700	\$77,912	20,977	390	1.86%
2013	\$1,597,421,236	\$83,200	\$75,472	21,166	393	1.86%

2013 PREMIUM RATES

6-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	Total Number of Injuries	Total Injury Rate
2006	\$894,754,827	\$69,400	\$59,778	14,968	815	5.44%
2007	\$972,797,999	\$71,800	\$61,698	15,767	880	5.58%
2008	\$1,039,763,857	\$73,300	\$66,464	15,644	860	5.50%
2009	\$1,128,566,377	\$74,600	\$64,659	17,454	774	4.43%
2010	\$1,217,018,574	\$77,600	\$60,590	20,086	813	4.05%
2011	\$1,335,057,886	\$79,600	\$68,146	19,591	799	4.08%
2012	\$1,391,954,363	\$81,700	\$70,768	19,669	800	4.07%
2013	\$1,360,462,308	\$83,200	\$68,552	19,846	807	4.07%

2013 PREMIUM RATES

6-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	Total Number of Injuries	Total Injury Rate
2006	\$272,018,533	\$69,400	\$57,582	4,724	150	3.18%
2007	\$293,238,076	\$71,800	\$57,161	5,130	139	2.71%
2008	\$304,767,865	\$73,300	\$59,560	5,117	133	2.60%
2009	\$299,030,091	\$74,600	\$60,902	4,910	158	3.22%
2010	\$304,818,796	\$77,600	\$59,628	5,112	114	2.23%
2011	\$332,861,479	\$79,600	\$69,390	4,797	80	1.67%
2012	\$348,553,943	\$81,700	\$72,013	4,840	81	1.67%
2013	\$364,775,729	\$83,200	\$74,400	4,903	82	1.67%

2013 PREMIUM RATES

6-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	Total Number of Injuries	Total Injury Rate
2006	\$1,375,000,379	\$69,400	\$42,959	32,007	2,041	6.38%
2007	\$1,449,780,167	\$71,800	\$43,899	33,025	2,029	6.14%
2008	\$1,566,025,936	\$73,300	\$45,619	34,328	1,997	5.82%
2009	\$1,643,484,816	\$74,600	\$44,020	37,335	1,971	5.28%
2010	\$1,846,079,183	\$77,600	\$48,918	37,738	1,881	4.98%
2011	\$1,931,166,207	\$79,600	\$51,295	37,648	1,998	5.31%
2012	\$1,963,178,817	\$81,700	\$51,630	38,024	2,014	5.30%
2013	\$2,013,369,498	\$83,200	\$52,479	38,365	2,031	5.29%

2013 PREMIUM RATES

6-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	Total Number of Injuries	Total Injury Rate
2006	\$1,961,979,305	\$69,400	\$30,780	63,742	5,717	8.97%
2007	\$2,076,526,370	\$71,800	\$31,220	66,512	6,139	9.23%
2008	\$2,207,634,204	\$73,300	\$32,660	67,595	6,228	9.21%
2009	\$2,333,523,744	\$74,600	\$34,280	68,073	5,755	8.45%
2010	\$2,388,015,699	\$77,600	\$34,001	70,234	5,812	8.28%
2011	\$2,519,085,572	\$79,600	\$35,084	71,802	5,673	7.90%
2012	\$2,490,701,839	\$81,700	\$34,277	72,663	5,728	7.88%
2013	\$2,612,649,652	\$83,200	\$35,565	73,460	5,790	7.88%

2013 PREMIUM RATES

6-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	Total Number of Injuries	Total Injury Rate
2006	\$260,757,248	\$69,400	\$23,881	10,919	757	6.93%
2007	\$277,401,878	\$71,800	\$24,017	11,550	769	6.66%
2008	\$305,065,980	\$73,300	\$24,818	12,292	822	6.69%
2009	\$335,011,624	\$74,600	\$24,639	13,597	714	5.25%
2010	\$353,653,789	\$77,600	\$25,728	13,746	669	4.87%
2011	\$341,150,614	\$79,600	\$25,888	13,178	594	4.51%
2012	\$337,306,709	\$81,700	\$25,293	13,336	600	4.50%
2013	\$353,821,658	\$83,200	\$26,243	13,482	606	4.49%

2013 PREMIUM RATES

6-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	Total Number of Injuries	Total Injury Rate
2006	\$10,814,063,497	\$69,400	\$44,984	240,398	11,215	4.67%
2007	\$11,632,880,493	\$71,800	\$46,441	250,489	11,445	4.57%
2008	\$12,407,771,085	\$73,300	\$47,857	259,267	11,973	4.62%
2009	\$13,045,785,552	\$74,600	\$48,426	269,397	11,626	4.32%
2010	\$13,179,524,798	\$77,600	\$49,907	264,081	10,937	4.14%
2011	\$13,843,095,353	\$79,600	\$51,540	268,588	10,207	3.80%
2012	\$13,687,117,706	\$81,700	\$50,356	271,809	10,306	3.79%
2013	\$14,357,255,754	\$83,200	\$52,248	274,791	10,417	3.79%

* Experience for rate groups 853 and 861 has been combined in order to determine a common 2013 Premium Rate.

2013 PREMIUM RATES

6-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	Total Number of Injuries	Total Injury Rate
2006	\$996,772,520	\$69,400	\$26,261	37,957	2,151	5.67%
2007	\$1,031,927,342	\$71,800	\$26,280	39,267	2,078	5.29%
2008	\$1,103,045,006	\$73,300	\$28,319	38,951	2,206	5.66%
2009	\$1,174,359,422	\$74,600	\$28,460	41,263	2,077	5.03%
2010	\$1,180,851,967	\$77,600	\$27,771	42,521	2,079	4.89%
2011	\$1,275,056,376	\$79,600	\$29,766	42,836	2,184	5.10%
2012	\$1,260,689,711	\$81,700	\$29,082	43,350	2,205	5.09%
2013	\$1,322,414,623	\$83,200	\$30,175	43,825	2,229	5.09%

2013 PREMIUM RATES

6-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	Total Number of Injuries	Total Injury Rate
2006	\$538,455,235	\$69,400	\$33,420	16,112	1,333	8.27%
2007	\$591,622,598	\$71,800	\$34,937	16,934	1,456	8.60%
2008	\$676,902,201	\$73,300	\$35,758	18,930	1,390	7.34%
2009	\$705,552,273	\$74,600	\$37,698	18,716	1,533	8.19%
2010	\$708,154,043	\$77,600	\$38,501	18,393	1,518	8.25%
2011	\$713,625,564	\$79,600	\$39,184	18,212	1,544	8.48%
2012	\$705,584,806	\$81,700	\$38,284	18,430	1,559	8.46%
2013	\$740,131,103	\$83,200	\$39,722	18,633	1,576	8.46%

2013 PREMIUM RATES

6-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	Total Number of Injuries	Total Injury Rate
2006	\$10,814,063,497	\$69,400	\$44,984	240,398	11,215	4.67%
2007	\$11,632,880,493	\$71,800	\$46,441	250,489	11,445	4.57%
2008	\$12,407,771,085	\$73,300	\$47,857	259,267	11,973	4.62%
2009	\$13,045,785,552	\$74,600	\$48,426	269,397	11,626	4.32%
2010	\$13,179,524,798	\$77,600	\$49,907	264,081	10,937	4.14%
2011	\$13,843,095,353	\$79,600	\$51,540	268,588	10,207	3.80%
2012	\$13,687,117,706	\$81,700	\$50,356	271,809	10,306	3.79%
2013	\$14,357,255,754	\$83,200	\$52,248	274,791	10,417	3.79%

* Experience for rate groups 853 and 861 has been combined in order to determine a common 2013 Premium Rate.

2013 PREMIUM RATES

6-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	Total Number of Injuries	Total Injury Rate
2006	\$1,573,621,400	\$69,400	\$38,942	40,409	903	2.23%
2007	\$1,700,460,108	\$71,800	\$41,679	40,799	935	2.29%
2008	\$1,838,154,510	\$73,300	\$42,361	43,393	1,011	2.33%
2009	\$1,952,402,351	\$74,600	\$45,880	42,555	851	2.00%
2010	\$1,977,549,436	\$77,600	\$43,532	45,428	780	1.72%
2011	\$2,061,073,053	\$79,600	\$44,298	46,527	770	1.65%
2012	\$2,037,849,964	\$81,700	\$43,280	47,085	778	1.65%
2013	\$2,137,625,595	\$83,200	\$44,907	47,602	786	1.65%

2013 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

CLASS H: GOVERNMENT AND RELATED SERVICES

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2006	\$25,089,340,923	\$69,400	\$40,580	618,266	28,517	4.61%
2007	\$26,938,486,848	\$71,800	\$41,924	642,558	29,423	4.58%
2008	\$28,748,734,681	\$73,300	\$43,768	656,843	30,267	4.61%
2009	\$30,281,359,072	\$74,600	\$44,394	682,112	28,867	4.23%
2010	\$31,071,993,086	\$77,600	\$45,148	688,231	27,842	4.05%
2011	\$32,664,130,674	\$79,600	\$46,271	705,927	26,928	3.81%
2012	\$32,902,071,601	\$81,700	\$46,225	711,776	27,143	3.81%
2013	\$34,158,597,086	\$83,200	\$47,521	718,811	27,419	3.81%

2013 PREMIUM RATES

NEW CLAIMS COST BY RATE GROUP

<u>Rate Group</u>	<u>Description</u>	<u>2013 New Claims Cost</u>		<u>2013 Premium Rate</u>
		<u>Cost Index *</u> (%)	<u>Cost per Claim</u> (\$)	
810	SCHOOL BOARDS	40%	3,518	0.81
817	EDUCATIONAL FACILITIES	72%	6,284	0.36
830	POWER AND TELECOMMUNICATION LINES	166%	14,550	4.45
833	ELECTRIC POWER GENERATION	129%	11,333	0.78
835	OIL, POWER AND WATER DISTRIBUTION	76%	6,627	1.07
838	NATURAL GAS DISTRIBUTION	124%	10,869	0.69
845	LOCAL GOVERNMENT SERVICES	155%	13,576	2.24
851	HOMES FOR NURSING CARE	102%	8,931	3.29
852	HOMES FOR RESIDENTIAL CARE	109%	9,601	3.30
853	HOSPITALS	82%	7,210	1.10
857	NURSING SERVICES	142%	12,438	3.31
858	GROUP HOMES	104%	9,101	3.14
861	TREATMENT CLINICS AND SPECIALIZED SERVICES	82%	7,210	1.10
875	PROFESSIONAL OFFICES AND AGENCIES	104%	9,164	0.73
CLASS H	GOVERNMENT AND RELATED SERVICES		8,771	1.35

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

**2013 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	0.155
B.2	Legislative Obligations	
	WSIAT	0.006
	Office of Worker Advisor	0.003
	Office of Employer Advisor	0.001
	OHSA	0.028
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.001
	Total Grants	0.001
	MoL - HSAs	0.031
	Other Prevention	0.003
	Sub-Total	0.075
B.3	TOTAL OVERHEAD EXPENSES	0.230

**2013 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	0.068
B.2	Legislative Obligations	
	WSIAT	0.003
	Office of Worker Advisor	0.001
	Office of Employer Advisor	0.000
	OHSA	0.012
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.001
	Total Grants	0.000
	MoL - HSAs	0.027
	Other Prevention	0.001
	Sub-Total	0.046
B.3	TOTAL OVERHEAD EXPENSES	0.114

**2013 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	0.438
B.2	Legislative Obligations	
	WSIAT	0.017
	Office of Worker Advisor	0.008
	Office of Employer Advisor	0.003
	OHSA	0.081
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.004
	Total Grants	0.004
	MoL - HSAs	0.062
	Other Prevention	0.009
	Sub-Total	0.189
B.3	TOTAL OVERHEAD EXPENSES	0.627

**2013 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	0.132
B.2	Legislative Obligations	
	WSIAT	0.005
	Office of Worker Advisor	0.003
	Office of Employer Advisor	0.001
	OHSA	0.024
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.001
	Total Grants	0.001
	MoL - HSAs	0.030
	Other Prevention	0.003
	Sub-Total	0.068
B.3	TOTAL OVERHEAD EXPENSES	0.200

**2013 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	0.187
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 and Health	0.002
	Total Grants	0.003
	MoL - HSAs	0.032
	Other Prevention	0.004
	Sub-Total	0.085
B.3	TOTAL OVERHEAD EXPENSES	0.272

**2013 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	0.116
B.2	Legislative Obligations	
	WSIAT	0.005
	Office of Worker Advisor	0.002
	Office of Employer Advisor	0.001
	OHSA	0.021
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.001
	Total Grants	0.001
	MoL - HSAs	0.029
	Other Prevention	0.002
	Sub-Total	0.062
B.3	TOTAL OVERHEAD EXPENSES	0.178

**2013 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	0.361
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 and Health	0.003
	Total Grants	0.004
	MoL - HSAs	0.051
	Other Prevention	0.007
	Sub-Total	0.155
B.3	TOTAL OVERHEAD EXPENSES	0.516

**2013 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	0.445
B.2	Legislative Obligations	
	WSIAT	0.018
	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 and Health	0.004
	Total Grants	0.004
	MoL - HSAs	0.063
	Other Prevention	0.009
	Sub-Total	0.192
B.3	TOTAL OVERHEAD EXPENSES	0.637

**2013 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	0.399
B.2	Legislative Obligations	
	WSIAT	0.016
	Office of Worker Advisor	0.008
	Office of Employer Advisor	0.003
	OHSA	0.074
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.003
	Total Grants	0.004
	MoL - HSAs	0.057
	Other Prevention	0.008
	Sub-Total	0.172
B.3	TOTAL OVERHEAD EXPENSES	0.571

**2013 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	0.244
B.2	Legislative Obligations	
	WSIAT	0.010
	Office of Worker Advisor	0.005
	Office of Employer Advisor	0.002
	OHSA	0.044
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.002
	Total Grants	0.003
	MoL - HSAs	0.035
	Other Prevention	0.005
	Sub-Total	0.105
B.3	TOTAL OVERHEAD EXPENSES	0.349

* Experience for rate groups 853 and 861 has been combined in order to determine a common 2013 Premium Rate.

**2013 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	0.461
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 and Health	0.004
	Total Grants	0.004
	MoL - HSAs	0.066
	Other Prevention	0.009
	Sub-Total	0.199
B.3	TOTAL OVERHEAD EXPENSES	0.660

**2013 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	0.439
B.2	Legislative Obligations	
	WSIAT	0.017
	Office of Worker Advisor	0.008
	Office of Employer Advisor	0.003
	OHSA	0.081
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.004
	Total Grants	0.004
	MoL - HSAs	0.062
	Other Prevention	0.009
	Sub-Total	0.189
B.3	TOTAL OVERHEAD EXPENSES	0.628

**2013 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES**

RATE GROUP 861: TREATMENT CLINICS AND SPECIALIZED SERVICES*

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1	WSIB Administrative	0.244
B.2	Legislative Obligations	
	WSIAT	0.010
	Office of Worker Advisor	0.005
	Office of Employer Advisor	0.002
	OHSA	0.044
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.002
	Total Grants	0.003
	MoL - HSAs	0.035
	Other Prevention	0.005
	Sub-Total	0.105
B.3	TOTAL OVERHEAD EXPENSES	0.349

* Experience for rate groups 853 and 861 has been combined in order to determine a common 2013 Premium Rate.

**2013 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	0.161
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 and Health	0.001
	Total Grants	0.001
	MoL - HSAs	0.031
	Other Prevention	0.003
	Sub-Total	0.077
B.3	TOTAL OVERHEAD EXPENSES	0.238

**2013 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	0.236
B.2	Legislative Obligations	
	WSIAT	0.009
	Office of Worker Advisor	0.005
	Office of Employer Advisor	0.002
	OHSA	0.043
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.002
	Total Grants	0.003
	MoL - HSAs	0.038
	Other Prevention	0.005
	Sub-Total	0.106
B.3	TOTAL OVERHEAD EXPENSES	0.342

2013 PREMIUM RATE COMPONENTS

RATE GROUP 810: SCHOOL BOARDS

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Component	2013 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2013 Premium Rate	2012 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2012 Premium Rate
A. NEW CLAIMS COST				
1. New Claims Cost	0.331	41%	0.357	45%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.155		0.163	
2. Legislative Obligations	0.075		0.068	
3. TOTAL OVERHEAD EXPENSES	<u>0.230</u>	28%	<u>0.231</u>	29%
C. PAST CLAIMS COST				
1. Past Claims Cost	0.249	31%	0.202	26%
D. TOTAL PREMIUM RATE (A+B+C)	<u><u>0.81</u></u>	<u><u>100%</u></u>	<u><u>0.79</u></u>	<u><u>100%</u></u>

2013 PREMIUM RATE COMPONENTS

RATE GROUP 817: EDUCATIONAL FACILITIES

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Component	2013 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2013 Premium Rate	2012 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2012 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	0.144	0.144	40%	0.161	0.161	45%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.068			0.074		
2. Legislative Obligations	0.046			0.036		
3. TOTAL OVERHEAD EXPENSES	<u>0.114</u>	0.114	32%	<u>0.110</u>	0.110	31%
C. PAST CLAIMS COST						
1. Past Claims Cost	0.102	0.102	28%	0.090	0.090	25%
D. TOTAL PREMIUM RATE (A+B+C)						
		<u>0.36</u>	<u>100%</u>	<u>0.36</u>		<u>100%</u>

2013 PREMIUM RATE COMPONENTS

RATE GROUP 830: POWER AND TELECOMMUNICATION LINES

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Component	2013 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2013 Premium Rate	2012 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2012 Premium Rate
A. NEW CLAIMS COST				
1. New Claims Cost	1.958	44%	2.303	53%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.438		0.482	
2. Legislative Obligations	0.189		0.254	
3. TOTAL OVERHEAD EXPENSES	<u>0.627</u>	14%	<u>0.736</u>	17%
C. PAST CLAIMS COST				
1. Past Claims Cost	1.865	42%	1.300	30%
D. TOTAL PREMIUM RATE (A+B+C)	<u><u>4.45</u></u>	<u>100%</u>	<u><u>4.34</u></u>	<u>100%</u>

2013 PREMIUM RATE COMPONENTS

RATE GROUP 833: ELECTRIC POWER GENERATION

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Component	2013 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2013 Premium Rate	2012 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2012 Premium Rate
A. NEW CLAIMS COST				
1. New Claims Cost	0.283	0.283	0.327	0.327
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.132		0.150	
2. Legislative Obligations	0.068		0.107	
3. TOTAL OVERHEAD EXPENSES	<u>0.200</u>	0.200	<u>0.257</u>	0.257
C. PAST CLAIMS COST				
1. Past Claims Cost	0.297	0.297	0.185	0.185
D. TOTAL PREMIUM RATE (A+B+C)				
	<u>0.78</u>	<u>100%</u>	<u>0.77</u>	<u>100%</u>

2013 PREMIUM RATE COMPONENTS

RATE GROUP 835: OIL, POWER AND WATER DISTRIBUTION

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Component	2013 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2013 Premium Rate	2012 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2012 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	0.399	0.399	37%	0.456	0.456	43%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.187			0.208		
2. Legislative Obligations	0.085			0.129		
3. TOTAL OVERHEAD EXPENSES	<u>0.272</u>	0.272	25%	<u>0.337</u>	0.337	32%
C. PAST CLAIMS COST						
1. Past Claims Cost	0.399	0.399	37%	0.259	0.259	25%
D. TOTAL PREMIUM RATE (A+B+C)						
		<u>1.07</u>	<u>100%</u>	<u>1.05</u>		<u>100%</u>

2013 PREMIUM RATE COMPONENTS

RATE GROUP 838: NATURAL GAS DISTRIBUTION

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Component	2013 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2013 Premium Rate	2012 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2012 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	0.248	0.248	36%	0.289	0.289	43%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.116			0.132		
2. Legislative Obligations	0.062			0.100		
3. TOTAL OVERHEAD EXPENSES	<u>0.178</u>	0.178	26%	<u>0.232</u>	0.232	34%
C. PAST CLAIMS COST						
1. Past Claims Cost	0.264	0.264	38%	0.163	0.163	24%
D. TOTAL PREMIUM RATE (A+B+C)						
		<u>0.69</u>	<u>100%</u>	<u>0.68</u>		<u>100%</u>

2013 PREMIUM RATE COMPONENTS

RATE GROUP 845: LOCAL GOVERNMENT SERVICES

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Component	2013 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2013 Premium Rate	2012 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2012 Premium Rate		
A. NEW CLAIMS COST						
1. New Claims Cost	1.390	1.390	62%	1.112	1.112	51%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.361			0.321		
2. Legislative Obligations	0.155			0.131		
3. TOTAL OVERHEAD EXPENSES	<u>0.516</u>	0.516	23%	<u>0.452</u>	0.452	21%
C. PAST CLAIMS COST						
1. Past Claims Cost	0.334	0.334	15%	0.628	0.628	29%
D. TOTAL PREMIUM RATE (A+B+C)						
	<u>2.24</u>	<u>100%</u>		<u>2.19</u>	<u>100%</u>	

2013 PREMIUM RATE COMPONENTS

RATE GROUP 851: HOMES FOR NURSING CARE

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Component	2013 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2013 Premium Rate	2012 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2012 Premium Rate
A. NEW CLAIMS COST				
1. New Claims Cost	2.009	61%	1.689	53%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.445		0.399	
2. Legislative Obligations	0.192		0.165	
3. TOTAL OVERHEAD EXPENSES	<u>0.637</u>	19%	<u>0.564</u>	18%
C. PAST CLAIMS COST				
1. Past Claims Cost	0.644	20%	0.954	30%
D. TOTAL PREMIUM RATE (A+B+C)	<u><u>3.29</u></u>	<u>100%</u>	<u><u>3.21</u></u>	<u>100%</u>

2013 PREMIUM RATE COMPONENTS

RATE GROUP 852: HOMES FOR RESIDENTIAL CARE

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Component	2013 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2013 Premium Rate	2012 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2012 Premium Rate		
A. NEW CLAIMS COST						
1. New Claims Cost	1.669	1.669	51%	1.696	1.696	53%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.399			0.400		
2. Legislative Obligations	0.172			0.166		
3. TOTAL OVERHEAD EXPENSES	<u>0.571</u>	0.571	17%	<u>0.566</u>	0.566	18%
C. PAST CLAIMS COST						
1. Past Claims Cost	1.060	1.060	32%	0.958	0.958	30%
D. TOTAL PREMIUM RATE (A+B+C)						
	<u>3.30</u>	<u>100%</u>		<u>3.22</u>	<u>100%</u>	

2013 PREMIUM RATE COMPONENTS

RATE GROUP 853: HOSPITALS*

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Component	2013 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2013 Premium Rate	2012 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2012 Premium Rate
A. NEW CLAIMS COST				
1. New Claims Cost	0.531	48%	0.488	45%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.244		0.223	
2. Legislative Obligations	0.105		0.090	
3. TOTAL OVERHEAD EXPENSES	<u>0.349</u>	32%	<u>0.313</u>	29%
C. PAST CLAIMS COST				
1. Past Claims Cost	0.220	20%	0.276	26%
D. TOTAL PREMIUM RATE (A+B+C)	<u><u>1.10</u></u>	<u>100%</u>	<u><u>1.08</u></u>	<u>100%</u>

* Experience for rate groups 853 and 861 has been combined in order to determine a common 2013 premium rate.

2013 PREMIUM RATE COMPONENTS

RATE GROUP 857: NURSING SERVICES

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Component	2013 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2013 Premium Rate	2012 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2012 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	2.128	2.128	64%	1.703	1.703	53%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.461			0.401		
2. Legislative Obligations	0.199			0.166		
3. TOTAL OVERHEAD EXPENSES	<u>0.660</u>	0.660	20%	<u>0.567</u>	0.567	18%
C. PAST CLAIMS COST						
1. Past Claims Cost	0.522	0.522	16%	0.962	0.962	30%
D. TOTAL PREMIUM RATE (A+B+C)		<u><u>3.31</u></u>	<u>100%</u>		<u><u>3.23</u></u>	<u>100%</u>

2013 PREMIUM RATE COMPONENTS

RATE GROUP 858: GROUP HOMES

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Component	2013 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2013 Premium Rate	2012 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2012 Premium Rate		
A. NEW CLAIMS COST						
1. New Claims Cost	1.967	1.967	63%	1.613	1.613	53%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.439			0.389		
2. Legislative Obligations	0.189			0.160		
3. TOTAL OVERHEAD EXPENSES	<u>0.628</u>	0.628	20%	<u>0.549</u>	0.549	18%
C. PAST CLAIMS COST						
1. Past Claims Cost	0.545	0.545	17%	0.912	0.912	30%
D. TOTAL PREMIUM RATE (A+B+C)	<u><u>3.14</u></u>	<u><u>100%</u></u>		<u><u>3.07</u></u>	<u><u>100%</u></u>	

2013 PREMIUM RATE COMPONENTS

RATE GROUP 861: TREATMENT CLINICS AND SPECIALIZED SERVICES*

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Component	2013 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2013 Premium Rate	2012 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2012 Premium Rate
A. NEW CLAIMS COST				
1. New Claims Cost	0.531	48%	0.488	45%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.244		0.223	
2. Legislative Obligations	0.105		0.090	
3. TOTAL OVERHEAD EXPENSES	<u>0.349</u>	32%	<u>0.313</u>	29%
C. PAST CLAIMS COST				
1. Past Claims Cost	0.220	20%	0.276	26%
D. TOTAL PREMIUM RATE (A+B+C)	<u><u>1.10</u></u>	<u>100%</u>	<u><u>1.08</u></u>	<u>100%</u>

* Experience for rate groups 853 and 861 has been combined in order to determine a common 2013 premium rate.

2013 PREMIUM RATE COMPONENTS

RATE GROUP 875: PROFESSIONAL OFFICES AND AGENCIES

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Component	2013 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2013 Premium Rate	2012 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2012 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	0.342	0.342	47%	0.326	0.326	45%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.161			0.149		
2. Legislative Obligations	0.077			0.063		
3. TOTAL OVERHEAD EXPENSES	<u>0.238</u>	0.238	33%	<u>0.212</u>	0.212	29%
C. PAST CLAIMS COST						
1. Past Claims Cost	0.150	0.150	21%	0.184	0.184	26%
D. TOTAL PREMIUM RATE (A+B+C)						
		<u>0.73</u>	<u>100%</u>	<u>0.72</u>		<u>100%</u>

2013 PREMIUM RATE COMPONENTS

CLASS H: GOVERNMENT AND RELATED SERVICES

Component	2013 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2013 Premium Rate	2012 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2012 Premium Rate
A. NEW CLAIMS COST				
1. New Claims Cost	0.715	53%	0.641	49%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.236		0.220	
2. Legislative Obligations	0.106		0.096	
3. TOTAL OVERHEAD EXPENSES	<u>0.342</u>	25%	<u>0.316</u>	24%
C. PAST CLAIMS COST				
1. Past Claims Cost	0.297	22%	0.363	28%
D. TOTAL PREMIUM RATE (A+B+C)	<u><u>1.35</u></u>	<u>100%</u>	<u><u>1.32</u></u>	<u>100%</u>

2013 PREMIUM RATES

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

Rate Group	Description	New Claims Cost (\$)	Overhead (\$)	Past Claims Cost (\$)	2013 Premium Rate (\$)
810	SCHOOL BOARDS	0.331	0.230	0.249	0.81
817	EDUCATIONAL FACILITIES	0.144	0.114	0.102	0.36
830	POWER AND TELECOMMUNICATION LINES	1.958	0.627	1.865	4.45
833	ELECTRIC POWER GENERATION	0.283	0.200	0.297	0.78
835	OIL, POWER AND WATER DISTRIBUTION	0.399	0.272	0.399	1.07
838	NATURAL GAS DISTRIBUTION	0.248	0.178	0.264	0.69
845	LOCAL GOVERNMENT SERVICES	1.390	0.516	0.334	2.24
851	HOMES FOR NURSING CARE	2.009	0.637	0.644	3.29
852	HOMES FOR RESIDENTIAL CARE	1.669	0.571	1.060	3.30
853	HOSPITALS	0.531	0.349	0.220	1.10
857	NURSING SERVICES	2.128	0.660	0.522	3.31
858	GROUP HOMES	1.967	0.628	0.545	3.14
861	TREATMENT CLINICS AND SPECIALIZED SERVICES	0.531	0.349	0.220	1.10
875	PROFESSIONAL OFFICES AND AGENCIES	0.342	0.238	0.150	0.73
CLASS H	GOVERNMENT AND RELATED SERVICES	0.715	0.342	0.297	1.35



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Rates **MANUAL**

SECTION 61

Class 1 – Other Services



Workplace Safety
& Insurance Board
Commission de la sécurité
professionnelle et de l'assurance
contre les accidents du travail

2013 PREMIUM RATES

6-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	Total Number of Injuries	Total Injury Rate
2006	\$575,426,111	\$69,400	\$29,223	19,691	802	4.07%
2007	\$601,154,716	\$71,800	\$30,979	19,405	906	4.67%
2008	\$624,642,853	\$73,300	\$31,519	19,818	861	4.34%
2009	\$648,565,455	\$74,600	\$30,903	20,987	738	3.52%
2010	\$664,072,405	\$77,600	\$30,876	21,508	718	3.34%
2011	\$684,028,769	\$79,600	\$32,106	21,305	699	3.28%
2012	\$716,276,708	\$81,700	\$33,320	21,497	705	3.28%
2013	\$749,612,401	\$83,200	\$34,425	21,775	715	3.28%

2013 PREMIUM RATES

6-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	Total Number of Injuries	Total Injury Rate
2006	\$793,361,413	\$69,400	\$33,658	23,571	615	2.61%
2007	\$862,997,301	\$71,800	\$33,282	25,930	612	2.36%
2008	\$934,772,746	\$73,300	\$34,143	27,378	605	2.21%
2009	\$985,954,688	\$74,600	\$35,443	27,818	511	1.84%
2010	\$1,020,210,858	\$77,600	\$33,332	30,608	460	1.50%
2011	\$1,071,855,917	\$79,600	\$35,505	30,189	425	1.41%
2012	\$1,122,387,627	\$81,700	\$36,847	30,461	429	1.41%
2013	\$1,174,623,822	\$83,200	\$38,068	30,856	435	1.41%

2013 PREMIUM RATES

6-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	Total Number of Injuries	Total Injury Rate
2006	\$792,511,868	\$69,400	\$27,881	28,425	1,110	3.91%
2007	\$844,410,144	\$71,800	\$28,840	29,279	1,206	4.12%
2008	\$911,667,030	\$73,300	\$28,901	31,544	1,254	3.98%
2009	\$936,202,111	\$74,600	\$32,142	29,127	1,113	3.82%
2010	\$980,804,825	\$77,600	\$31,309	31,327	1,031	3.29%
2011	\$1,011,924,585	\$79,600	\$32,125	31,500	958	3.04%
2012	\$1,059,630,885	\$81,700	\$33,339	31,783	966	3.04%
2013	\$1,108,946,366	\$83,200	\$34,444	32,196	979	3.04%

2013 PREMIUM RATES

6-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	Total Number of Injuries	Total Injury Rate
2006	\$5,210,595,684	\$69,400	\$19,500	267,206	14,761	5.52%
2007	\$5,478,461,506	\$71,800	\$19,580	279,802	14,228	5.09%
2008	\$5,874,427,547	\$73,300	\$20,140	291,674	14,077	4.83%
2009	\$5,904,734,667	\$74,600	\$20,240	291,732	11,191	3.84%
2010	\$6,073,985,238	\$77,600	\$20,891	290,744	9,574	3.29%
2011	\$6,089,711,274	\$79,600	\$21,490	283,373	9,773	3.45%
2012	\$6,278,152,471	\$81,700	\$21,979	285,638	9,849	3.45%
2013	\$6,431,779,269	\$83,200	\$22,295	288,486	9,953	3.45%

2013 PREMIUM RATES

6-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	Total Number of Injuries	Total Injury Rate
2006	\$794,090,737	\$69,400	\$23,297	34,085	2,155	6.32%
2007	\$837,167,414	\$71,800	\$25,079	33,381	2,097	6.28%
2008	\$875,792,149	\$73,300	\$25,960	33,736	1,937	5.74%
2009	\$872,118,383	\$74,600	\$25,542	34,145	1,729	5.06%
2010	\$872,974,690	\$77,600	\$25,098	34,783	1,613	4.64%
2011	\$916,368,705	\$79,600	\$25,749	35,589	1,652	4.64%
2012	\$944,724,994	\$81,700	\$26,335	35,873	1,665	4.64%
2013	\$967,842,476	\$83,200	\$26,713	36,231	1,682	4.64%

2013 PREMIUM RATES

6-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	Total Number of Injuries	Total Injury Rate
2006	\$821,084,379	\$69,400	\$21,742	37,765	1,858	4.92%
2007	\$880,890,034	\$71,800	\$22,343	39,426	1,941	4.92%
2008	\$970,978,841	\$73,300	\$24,085	40,314	1,974	4.90%
2009	\$1,008,276,091	\$74,600	\$24,982	40,360	1,681	4.17%
2010	\$1,030,418,149	\$77,600	\$24,334	42,345	1,517	3.58%
2011	\$1,051,163,301	\$79,600	\$25,431	41,334	1,505	3.64%
2012	\$1,100,719,476	\$81,700	\$26,393	41,706	1,518	3.64%
2013	\$1,151,947,229	\$83,200	\$27,267	42,247	1,539	3.64%

2013 PREMIUM RATES

6-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	Total Number of Injuries	Total Injury Rate
2006	\$1,051,824,519	\$69,400	\$21,320	49,335	5,185	10.51%
2007	\$1,076,209,919	\$71,800	\$22,361	48,129	4,862	10.10%
2008	\$1,073,002,569	\$73,300	\$22,620	47,435	4,033	8.50%
2009	\$895,866,114	\$74,600	\$23,620	37,928	2,235	5.89%
2010	\$1,018,999,239	\$77,600	\$23,348	43,644	2,934	6.72%
2011	\$1,096,497,911	\$79,600	\$24,127	45,446	3,010	6.62%
2012	\$1,130,428,153	\$81,700	\$24,677	45,809	3,034	6.62%
2013	\$1,158,089,803	\$83,200	\$25,031	46,266	3,065	6.62%

2013 PREMIUM RATES

6-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	Total Number of Injuries	Total Injury Rate
2006	\$386,361,142	\$69,400	\$30,661	12,601	822	6.52%
2007	\$397,373,557	\$71,800	\$30,862	12,876	854	6.63%
2008	\$399,469,679	\$73,300	\$30,802	12,969	856	6.60%
2009	\$381,473,822	\$74,600	\$30,421	12,540	548	4.37%
2010	\$371,339,351	\$77,600	\$31,087	11,945	451	3.78%
2011	\$407,673,130	\$79,600	\$34,907	11,679	496	4.25%
2012	\$420,288,246	\$81,700	\$35,701	11,772	500	4.25%
2013	\$430,572,727	\$83,200	\$36,214	11,890	505	4.25%

2013 PREMIUM RATES

6-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	Total Number of Injuries	Total Injury Rate
2006	\$915,400,216	\$69,400	\$26,644	34,357	1,669	4.86%
2007	\$913,979,284	\$71,800	\$27,384	33,377	1,550	4.64%
2008	\$920,782,937	\$73,300	\$28,241	32,604	1,505	4.62%
2009	\$913,937,720	\$74,600	\$27,600	33,114	1,318	3.98%
2010	\$907,981,084	\$77,600	\$28,398	31,973	1,161	3.63%
2011	\$913,903,810	\$79,600	\$28,463	32,108	1,065	3.32%
2012	\$942,183,826	\$81,700	\$29,111	32,365	1,073	3.32%
2013	\$965,239,125	\$83,200	\$29,529	32,687	1,085	3.32%

2013 PREMIUM RATES

6-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	Total Number of Injuries	Total Injury Rate
2006	\$327,269,351	\$69,400	\$22,926	14,275	511	3.58%
2007	\$354,850,466	\$71,800	\$22,203	15,982	521	3.26%
2008	\$380,993,763	\$73,300	\$23,482	16,225	613	3.78%
2009	\$389,676,310	\$74,600	\$23,263	16,751	469	2.80%
2010	\$409,823,025	\$77,600	\$25,999	15,763	377	2.39%
2011	\$400,232,571	\$79,600	\$25,897	15,455	421	2.72%
2012	\$412,617,445	\$81,700	\$26,486	15,579	424	2.72%
2013	\$422,714,221	\$83,200	\$26,867	15,734	429	2.73%

2013 PREMIUM RATES

6-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	Total Number of Injuries	Total Injury Rate
2006	\$3,841,285,226	\$69,400	\$30,098	127,625	409	0.32%
2007	\$4,061,307,543	\$71,800	\$31,180	130,255	411	0.32%
2008	\$4,254,179,237	\$73,300	\$37,338	113,938	400	0.35%
2009	\$4,037,541,446	\$74,600	\$36,281	111,286	335	0.30%
2010	\$4,191,437,096	\$77,600	\$35,040	119,617	295	0.25%
2011	\$4,380,692,214	\$79,600	\$36,902	118,710	313	0.26%
2012	\$4,516,249,197	\$81,700	\$37,743	119,659	315	0.26%
2013	\$4,626,762,107	\$83,200	\$38,285	120,852	319	0.26%

2013 PREMIUM RATES

6-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	Total Number of Injuries	Total Injury Rate
2006	\$6,891,454,754	\$69,400	\$32,322	213,211	1,707	0.80%
2007	\$7,555,583,807	\$71,800	\$32,819	230,220	1,967	0.85%
2008	\$8,143,881,730	\$73,300	\$35,719	227,999	1,866	0.82%
2009	\$8,024,759,507	\$74,600	\$35,620	225,285	1,360	0.60%
2010	\$7,997,630,130	\$77,600	\$35,711	223,955	1,180	0.53%
2011	\$8,755,567,274	\$79,600	\$35,625	245,773	1,280	0.52%
2012	\$9,168,340,842	\$81,700	\$36,972	247,983	1,291	0.52%
2013	\$9,595,037,665	\$83,200	\$38,197	251,200	1,309	0.52%

2013 PREMIUM RATES

6-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	Total Number of Injuries	Total Injury Rate
2006	\$935,763,528	\$69,400	\$32,179	29,080	610	2.10%
2007	\$973,611,413	\$71,800	\$36,960	26,342	634	2.41%
2008	\$945,930,047	\$73,300	\$35,821	26,407	582	2.20%
2009	\$1,014,323,222	\$74,600	\$42,018	24,140	555	2.30%
2010	\$1,082,700,451	\$77,600	\$45,480	23,806	621	2.61%
2011	\$1,178,654,227	\$79,600	\$47,099	25,025	654	2.61%
2012	\$1,215,126,730	\$81,700	\$48,171	25,225	659	2.61%
2013	\$1,244,860,960	\$83,200	\$48,863	25,477	666	2.61%

2013 PREMIUM RATES

6-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	Total Number of Injuries	Total Injury Rate
2006	\$264,773,003	\$69,400	\$29,597	8,946	649	7.25%
2007	\$271,750,638	\$71,800	\$31,478	8,633	628	7.27%
2008	\$274,969,679	\$73,300	\$31,017	8,865	648	7.31%
2009	\$265,149,674	\$74,600	\$32,359	8,194	542	6.61%
2010	\$256,988,185	\$77,600	\$33,752	7,614	472	6.20%
2011	\$254,629,761	\$79,600	\$32,699	7,787	370	4.75%
2012	\$266,634,058	\$81,700	\$33,936	7,857	373	4.75%
2013	\$279,043,272	\$83,200	\$35,060	7,959	378	4.75%

2013 PREMIUM RATES

6-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	Total Number of Injuries	Total Injury Rate
2006	\$879,091,660	\$69,400	\$31,341	28,049	384	1.37%
2007	\$937,467,495	\$71,800	\$33,840	27,703	407	1.47%
2008	\$998,289,897	\$73,300	\$33,521	29,781	387	1.30%
2009	\$1,040,202,575	\$74,600	\$34,602	30,062	359	1.19%
2010	\$1,058,908,149	\$77,600	\$34,846	30,388	313	1.03%
2011	\$1,115,473,489	\$79,600	\$34,441	32,388	305	0.94%
2012	\$1,149,990,915	\$81,700	\$35,225	32,647	307	0.94%
2013	\$1,178,131,267	\$83,200	\$35,731	32,972	311	0.94%

2013 PREMIUM RATES

6-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	Total Number of Injuries	Total Injury Rate
2006	\$1,353,377,325	\$69,400	\$43,359	31,213	274	0.88%
2007	\$1,536,027,867	\$71,800	\$44,280	34,689	255	0.74%
2008	\$1,658,824,018	\$73,300	\$45,861	36,171	283	0.78%
2009	\$1,749,493,587	\$74,600	\$49,460	35,372	260	0.74%
2010	\$1,754,936,614	\$77,600	\$47,522	36,929	259	0.70%
2011	\$1,854,974,240	\$79,600	\$46,198	40,153	263	0.65%
2012	\$1,934,028,116	\$81,700	\$47,975	40,313	264	0.65%
2013	\$1,890,271,998	\$83,200	\$46,473	40,675	267	0.66%

2013 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

CLASS I: OTHER SERVICES

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2006	\$25,833,670,918	\$69,400	\$26,926	959,435	33,521	3.49%
2007	\$27,583,243,104	\$71,800	\$27,710	995,429	33,079	3.32%
2008	\$29,242,604,722	\$73,300	\$29,335	996,858	31,881	3.20%
2009	\$29,068,275,373	\$74,600	\$29,697	978,841	24,944	2.55%
2010	\$29,693,209,490	\$77,600	\$29,784	996,949	22,976	2.30%
2011	\$31,183,351,176	\$79,600	\$30,638	1,017,814	23,189	2.28%
2012	\$32,377,779,690	\$81,700	\$31,552	1,026,168	23,372	2.28%
2013	\$33,375,474,709	\$83,200	\$32,169	1,037,502	23,637	2.28%

2013 PREMIUM RATES

NEW CLAIMS COST BY RATE GROUP

<u>Rate Group</u>	<u>Description</u>	<u>2013 New Claims Cost</u>		<u>2013 Premium</u>
		<u>Cost Index *</u> (%)	<u>Cost per Claim</u> (\$)	<u>Rate</u> (\$)
905	APARTMENT AND CONDOMINIUM SERVICES	174%	14,254	3.04
908	OTHER REAL ESTATE SERVICES	167%	13,674	1.31
911	SECURITY AND INVESTIGATION SERVICES	103%	8,426	1.74
919	RESTAURANTS AND CATERING	60%	4,883	1.72
921	HOTELS, MOTELS AND CAMPING	116%	9,496	3.10
923	JANITORIAL SERVICES	153%	12,507	3.73
929	SUPPLY OF NON-CLERICAL LABOUR	107%	8,737	5.05
933	EQUIPMENT RENTAL AND REPAIR SERVICES	147%	12,071	3.08
937	RECREATIONAL SERVICES AND FACILITIES	104%	8,484	2.19
944	PERSONAL SERVICES	174%	14,241	3.26
956	LEGAL AND FINANCIAL SERVICES	134%	11,003	0.21
958	TECHNICAL AND BUSINESS SERVICES	138%	11,338	0.38
962	ADVERTISING AND ENTERTAINMENT	119%	9,760	1.09
975	LINEN AND LAUNDRY SERVICES	167%	13,717	4.12
981	MEMBERSHIP ORGANIZATIONS	159%	13,025	0.79
983	COMMUNICATIONS INDUSTRIES	141%	11,579	0.37
CLASS I	OTHER SERVICES		8,190	1.30

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

**2013 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	0.365
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 and Health	0.003
	Total Grants	0.004
	MoL - HSAs	0.052
	Other Prevention	0.007
	Sub-Total	0.157
B.3	TOTAL OVERHEAD EXPENSES	0.522

**2013 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	0.244
B.2	Legislative Obligations	
	WSIAT	0.010
	Office of Worker Advisor	0.005
	Office of Employer Advisor	0.002
	OHSA	0.044
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.002
	Total Grants	0.003
	MoL - HSAs	0.035
	Other Prevention	0.005
	Sub-Total	0.105
B.3	TOTAL OVERHEAD EXPENSES	0.349

**2013 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	0.277
B.2	Legislative Obligations	
	WSIAT	0.011
	Office of Worker Advisor	0.005
	Office of Employer Advisor	0.002
	OHSA	0.051
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.002
	Total Grants	0.003
	MoL - HSAs	0.039
	Other Prevention	0.006
	Sub-Total	0.119
B.3	TOTAL OVERHEAD EXPENSES	0.396

**2013 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	0.279
B.2	Legislative Obligations	
	WSIAT	0.011
	Office of Worker Advisor	0.005
	Office of Employer Advisor	0.002
	OHSA	0.051
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.002
	Total Grants	0.003
	MoL - HSAs	0.040
	Other Prevention	0.006
	Sub-Total	0.120
B.3	TOTAL OVERHEAD EXPENSES	0.399

**2013 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	0.405
B.2	Legislative Obligations	
	WSIAT	0.016
	Office of Worker Advisor	0.008
	Office of Employer Advisor	0.003
	OHSA	0.075
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.003
	Total Grants	0.004
	MoL - HSAs	0.058
	Other Prevention	0.008
	Sub-Total	0.175
B.3	TOTAL OVERHEAD EXPENSES	0.580

**2013 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	0.409
B.2	Legislative Obligations	
	WSIAT	0.016
	Office of Worker Advisor	0.008
	Office of Employer Advisor	0.003
	OHSA	0.076
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.003
	Total Grants	0.004
	MoL - HSAs	0.058
	Other Prevention	0.008
	Sub-Total	0.176
B.3	TOTAL OVERHEAD EXPENSES	0.585

**2013 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	0.499
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 and Health	0.004
	Total Grants	0.004
	MoL - HSAs	0.071
	Other Prevention	0.010
	Sub-Total	0.216
B.3	TOTAL OVERHEAD EXPENSES	0.715

**2013 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	0.372
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 and Health	0.003
	Total Grants	0.004
	MoL - HSAs	0.053
	Other Prevention	0.007
	Sub-Total	0.161
B.3	TOTAL OVERHEAD EXPENSES	0.533

**2013 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	0.307
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 and Health	0.002
	Total Grants	0.003
	MoL - HSAs	0.044
	Other Prevention	0.006
	Sub-Total	0.132
B.3	TOTAL OVERHEAD EXPENSES	0.439

**2013 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	0.377
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 and Health	0.003
	Total Grants	0.004
	MoL - HSAs	0.054
	Other Prevention	0.008
	Sub-Total	0.162
B.3	TOTAL OVERHEAD EXPENSES	0.539

**2013 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	0.037
B.2	Legislative Obligations	
	WSIAT	0.001
	Office of Worker Advisor	0.001
	Office of Employer Advisor	0.000
	OHSA	0.007
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.000
	Total Grants	0.000
	MoL - HSAs	0.026
	Other Prevention	0.001
	Sub-Total	0.036
B.3	TOTAL OVERHEAD EXPENSES	0.073

2013 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	0.076
B.2	Legislative Obligations	
	WSIAT	0.003
	Office of Worker Advisor	0.001
	Office of Employer Advisor	0.000
	OHSA	0.014
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.001
	Total Grants	0.000
	MoL - HSAs	0.027
	Other Prevention	0.002
	Sub-Total	0.049
B.3	TOTAL OVERHEAD EXPENSES	0.125

**2013 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	0.246
B.2	Legislative Obligations	
	WSIAT	0.010
	Office of Worker Advisor	0.005
	Office of Employer Advisor	0.002
	OHSA	0.045
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.002
	Total Grants	0.003
	MoL - HSAs	0.035
	Other Prevention	0.005
	Sub-Total	0.105
B.3	TOTAL OVERHEAD EXPENSES	0.351

**2013 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	0.435
B.2	Legislative Obligations	
	WSIAT	0.017
	Office of Worker Advisor	0.008
	Office of Employer Advisor	0.003
	OHSA	0.081
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.004
	Total Grants	0.004
	MoL - HSAs	0.062
	Other Prevention	0.009
	Sub-Total	0.188
B.3	TOTAL OVERHEAD EXPENSES	0.623

**2013 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	0.168
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 and Health	0.001
	Total Grants	0.001
	MoL - HSAs	0.031
	Other Prevention	0.003
	Sub-Total	0.079
B.3	TOTAL OVERHEAD EXPENSES	0.247

**2013 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	0.093
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 and Health	0.001
	Total Grants	0.000
	MoL - HSAs	0.000
	Other Prevention	0.002
	Sub-Total	0.010
B.3	TOTAL OVERHEAD EXPENSES	0.103

**2013 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	0.192
B.2	Legislative Obligations	
	WSIAT	0.008
	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 and Health	0.002
	Total Grants	0.003
	MoL - HSAs	0.035
	Other Prevention	0.004
	Sub-Total	0.089
B.3	TOTAL OVERHEAD EXPENSES	0.281

2013 PREMIUM RATE COMPONENTS

RATE GROUP 905: APARTMENT AND CONDOMINIUM SERVICES

(CLASS I: OTHER SERVICES)

Component	2013 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2013 Premium Rate	2012 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2012 Premium Rate
A. NEW CLAIMS COST				
1. New Claims Cost	1.380	45%	1.602	54%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.365		0.392	
2. Legislative Obligations	0.157		0.179	
3. TOTAL OVERHEAD EXPENSES	<u>0.522</u>	17%	<u>0.571</u>	19%
C. PAST CLAIMS COST				
1. Past Claims Cost	1.138	37%	0.797	27%
D. TOTAL PREMIUM RATE (A+B+C)	<u><u>3.04</u></u>	<u>100%</u>	<u><u>2.97</u></u>	<u>100%</u>

2013 PREMIUM RATE COMPONENTS

RATE GROUP 908: OTHER REAL ESTATE SERVICES

(CLASS I: OTHER SERVICES)

Component	2013 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2013 Premium Rate	2012 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2012 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	0.514	0.514	39%	0.604	0.604	47%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.244			0.255		
2. Legislative Obligations	0.105			0.115		
3. TOTAL OVERHEAD EXPENSES	<u>0.349</u>	0.349	27%	<u>0.370</u>	0.370	29%
C. PAST CLAIMS COST						
1. Past Claims Cost	0.447	0.447	34%	0.306	0.306	24%
D. TOTAL PREMIUM RATE (A+B+C)						
		<u>1.31</u>	<u>100%</u>	<u>1.28</u>		<u>100%</u>

2013 PREMIUM RATE COMPONENTS

RATE GROUP 911: SECURITY AND INVESTIGATION SERVICES

(CLASS I: OTHER SERVICES)

Component	2013 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2013 Premium Rate	2012 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2012 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	0.755	0.755	43%	0.852	0.852	50%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.277			0.289		
2. Legislative Obligations	0.119			0.130		
3. TOTAL OVERHEAD EXPENSES	<u>0.396</u>	0.396	23%	<u>0.419</u>	0.419	25%
C. PAST CLAIMS COST						
1. Past Claims Cost	0.589	0.589	34%	0.429	0.429	25%
D. TOTAL PREMIUM RATE (A+B+C)						
		<u>1.74</u>	<u>100%</u>	<u>1.70</u>		<u>100%</u>

2013 PREMIUM RATE COMPONENTS
RATE GROUP 919: RESTAURANTS AND CATERING
(CLASS I: OTHER SERVICES)

Component	2013 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2013 Premium Rate	2012 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2012 Premium Rate
A. NEW CLAIMS COST				
1. New Claims Cost	0.767	45%	0.843	50%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.279		0.288	
2. Legislative Obligations	0.120		0.130	
3. TOTAL OVERHEAD EXPENSES	<u>0.399</u>	23%	<u>0.418</u>	25%
C. PAST CLAIMS COST				
1. Past Claims Cost	0.554	32%	0.422	25%
D. TOTAL PREMIUM RATE (A+B+C)	<u><u>1.72</u></u>	<u><u>100%</u></u>	<u><u>1.68</u></u>	<u><u>100%</u></u>

2013 PREMIUM RATE COMPONENTS

RATE GROUP 921: HOTELS, MOTELS AND CAMPING

(CLASS I: OTHER SERVICES)

Component	2013 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2013 Premium Rate	2012 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2012 Premium Rate
A. NEW CLAIMS COST				
1. New Claims Cost	1.675	54%	1.636	54%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.405		0.397	
2. Legislative Obligations	0.175		0.182	
3. TOTAL OVERHEAD EXPENSES	<u>0.580</u>	19%	<u>0.579</u>	19%
C. PAST CLAIMS COST				
1. Past Claims Cost	0.845	27%	0.813	27%
D. TOTAL PREMIUM RATE (A+B+C)	<u><u>3.10</u></u>	<u>100%</u>	<u><u>3.03</u></u>	<u>100%</u>

2013 PREMIUM RATE COMPONENTS

RATE GROUP 923: JANITORIAL SERVICES

(CLASS I: OTHER SERVICES)

Component	2013 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2013 Premium Rate	2012 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2012 Premium Rate
A. NEW CLAIMS COST				
1. New Claims Cost	1.696	45%	1.995	55%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.409		0.447	
2. Legislative Obligations	0.176		0.206	
3. TOTAL OVERHEAD EXPENSES	<u>0.585</u>	16%	<u>0.653</u>	18%
C. PAST CLAIMS COST				
1. Past Claims Cost	1.449	39%	0.990	27%
D. TOTAL PREMIUM RATE (A+B+C)	<u><u>3.73</u></u>	<u>100%</u>	<u><u>3.64</u></u>	<u>100%</u>

2013 PREMIUM RATE COMPONENTS

RATE GROUP 929: SUPPLY OF NON-CLERICAL LABOUR

(CLASS I: OTHER SERVICES)

Component	2013 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2013 Premium Rate	2012 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2012 Premium Rate		
A. NEW CLAIMS COST						
1. New Claims Cost	2.347	2.347	46%	2.761	2.761	56%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.499			0.552		
2. Legislative Obligations	0.216			0.256		
3. TOTAL OVERHEAD EXPENSES	<u>0.715</u>	0.715	14%	<u>0.808</u>	0.808	16%
C. PAST CLAIMS COST						
1. Past Claims Cost	1.988	1.988	39%	1.365	1.365	28%
D. TOTAL PREMIUM RATE (A+B+C)						
	<u>5.05</u>	<u>100%</u>		<u>4.93</u>	<u>100%</u>	

2013 PREMIUM RATE COMPONENTS

RATE GROUP 933: EQUIPMENT RENTAL AND REPAIR SERVICES

(CLASS I: OTHER SERVICES)

Component	2013 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2013 Premium Rate	2012 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2012 Premium Rate
A. NEW CLAIMS COST				
1. New Claims Cost	1.437	47%	1.628	54%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.372		0.396	
2. Legislative Obligations	0.161		0.182	
3. TOTAL OVERHEAD EXPENSES	<u>0.533</u>	17%	<u>0.578</u>	19%
C. PAST CLAIMS COST				
1. Past Claims Cost	1.110	36%	0.807	27%
D. TOTAL PREMIUM RATE (A+B+C)	<u><u>3.08</u></u>	<u><u>100%</u></u>	<u><u>3.01</u></u>	<u><u>100%</u></u>

2013 PREMIUM RATE COMPONENTS

RATE GROUP 937: RECREATIONAL SERVICES AND FACILITIES

(CLASS I: OTHER SERVICES)

Component	2013 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2013 Premium Rate	2012 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2012 Premium Rate		
A. NEW CLAIMS COST						
1. New Claims Cost	0.968	0.968	44%	1.114	1.114	52%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.307			0.325		
2. Legislative Obligations	0.132			0.148		
3. TOTAL OVERHEAD EXPENSES	<u>0.439</u>	0.439	20%	<u>0.473</u>	0.473	22%
C. PAST CLAIMS COST						
1. Past Claims Cost	0.783	0.783	36%	0.555	0.555	26%
D. TOTAL PREMIUM RATE (A+B+C)						
	<u>2.19</u>	<u>100%</u>		<u>2.14</u>	<u>100%</u>	

2013 PREMIUM RATE COMPONENTS

RATE GROUP 944: PERSONAL SERVICES

(CLASS I: OTHER SERVICES)

Component	2013 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2013 Premium Rate	2012 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2012 Premium Rate
A. NEW CLAIMS COST				
1. New Claims Cost	1.467	45%	1.725	54%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.377		0.409	
2. Legislative Obligations	0.162		0.188	
3. TOTAL OVERHEAD EXPENSES	<u>0.539</u>	17%	<u>0.597</u>	19%
C. PAST CLAIMS COST				
1. Past Claims Cost	1.254	38%	0.855	27%
D. TOTAL PREMIUM RATE (A+B+C)	<u><u>3.26</u></u>	<u><u>100%</u></u>	<u><u>3.18</u></u>	<u><u>100%</u></u>

2013 PREMIUM RATE COMPONENTS

RATE GROUP 956: LEGAL AND FINANCIAL SERVICES

(CLASS I: OTHER SERVICES)

Component	2013 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2013 Premium Rate	2012 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2012 Premium Rate		
A. NEW CLAIMS COST						
1. New Claims Cost	0.077	0.077	37%	0.088	0.088	42%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.037			0.041		
2. Legislative Obligations	0.036			0.033		
3. TOTAL OVERHEAD EXPENSES	<u>0.073</u>	0.073	35%	<u>0.074</u>	0.074	35%
C. PAST CLAIMS COST						
1. Past Claims Cost	0.060	0.060	29%	0.045	0.045	21%
D. TOTAL PREMIUM RATE (A+B+C)						
	<u>0.21</u>	<u>100%</u>		<u>0.21</u>	<u>100%</u>	

2013 PREMIUM RATE COMPONENTS

RATE GROUP 958: TECHNICAL AND BUSINESS SERVICES

(CLASS I: OTHER SERVICES)

Component	2013 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2013 Premium Rate	2012 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2012 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	0.157	0.157	41%	0.169	0.169	44%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.076			0.078		
2. Legislative Obligations	0.049			0.047		
3. TOTAL OVERHEAD EXPENSES	<u>0.125</u>	0.125	33%	<u>0.125</u>	0.125	33%
C. PAST CLAIMS COST						
1. Past Claims Cost	0.098	0.098	26%	0.086	0.086	23%
D. TOTAL PREMIUM RATE (A+B+C)						
		<u>0.38</u>	<u>100%</u>	<u>0.38</u>		<u>100%</u>

2013 PREMIUM RATE COMPONENTS

RATE GROUP 962: ADVERTISING AND ENTERTAINMENT

(CLASS I: OTHER SERVICES)

Component	2013 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2013 Premium Rate	2012 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2012 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	0.530	0.530	49%	0.488	0.488	46%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.246			0.227		
2. Legislative Obligations	0.105			0.103		
3. TOTAL OVERHEAD EXPENSES	<u>0.351</u>	0.351	32%	<u>0.330</u>	0.330	31%
C. PAST CLAIMS COST						
1. Past Claims Cost	0.209	0.209	19%	0.247	0.247	23%
D. TOTAL PREMIUM RATE (A+B+C)						
		<u>1.09</u>	<u>100%</u>	<u>1.07</u>		<u>100%</u>

2013 PREMIUM RATE COMPONENTS

RATE GROUP 975: LINEN AND LAUNDRY SERVICES

(CLASS I: OTHER SERVICES)

Component	2013 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2013 Premium Rate	2012 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2012 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	1.886	1.886	46%	2.218	2.218	55%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.435			0.477		
2. Legislative Obligations	0.188			0.220		
3. TOTAL OVERHEAD EXPENSES	<u>0.623</u>	0.623	15%	<u>0.697</u>	0.697	17%
C. PAST CLAIMS COST						
1. Past Claims Cost	1.611	1.611	39%	1.101	1.101	27%
D. TOTAL PREMIUM RATE (A+B+C)						
		<u>4.12</u>	<u>100%</u>	<u>4.02</u>		<u>100%</u>

2013 PREMIUM RATE COMPONENTS

RATE GROUP 981: MEMBERSHIP ORGANIZATIONS

(CLASS I: OTHER SERVICES)

Component	2013 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2013 Premium Rate	2012 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2012 Premium Rate
A. NEW CLAIMS COST				
1. New Claims Cost	0.349	44%	0.356	46%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.168		0.165	
2. Legislative Obligations	0.079		0.079	
3. TOTAL OVERHEAD EXPENSES	<u>0.247</u>	31%	<u>0.244</u>	31%
C. PAST CLAIMS COST				
1. Past Claims Cost	0.194	25%	0.181	23%
D. TOTAL PREMIUM RATE (A+B+C)	<u><u>0.79</u></u>	<u><u>100%</u></u>	<u><u>0.78</u></u>	<u><u>100%</u></u>

2013 PREMIUM RATE COMPONENTS

RATE GROUP 983: COMMUNICATIONS INDUSTRIES

(CLASS I: OTHER SERVICES)

Component	2013 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2013 Premium Rate	2012 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2012 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	0.166	0.166	45%	0.172	0.172	46%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.093			0.093		
2. Legislative Obligations	0.010			0.013		
3. TOTAL OVERHEAD EXPENSES	<u>0.103</u>	0.103	28%	<u>0.106</u>	0.106	29%
C. PAST CLAIMS COST						
1. Past Claims Cost	0.101	0.101	27%	0.087	0.087	24%
D. TOTAL PREMIUM RATE (A+B+C)						
		<u>0.37</u>	<u>100%</u>	<u>0.37</u>		<u>100%</u>

2013 PREMIUM RATE COMPONENTS

CLASS I: OTHER SERVICES

Component	2013 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2013 Premium Rate	2012 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2012 Premium Rate		
A. NEW CLAIMS COST						
1. New Claims Cost	0.589	0.589	45%	0.649	0.649	51%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.192			0.200		
2. Legislative Obligations	0.089			0.094		
3. TOTAL OVERHEAD EXPENSES	<u>0.281</u>	0.281	22%	<u>0.294</u>	0.294	23%
C. PAST CLAIMS COST						
1. Past Claims Cost	0.434	0.434	33%	0.325	0.325	26%
D. TOTAL PREMIUM RATE (A+B+C)						
	<u>1.30</u>	<u>100%</u>		<u>1.27</u>	<u>100%</u>	

2013 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>Past Claims Cost</u> (\$)	<u>2013 Premium Rate</u> (\$)
905	APARTMENT AND CONDOMINIUM SERVICES	1.380	0.522	1.138	3.04
908	OTHER REAL ESTATE SERVICES	0.514	0.349	0.447	1.31
911	SECURITY AND INVESTIGATION SERVICES	0.755	0.396	0.589	1.74
919	RESTAURANTS AND CATERING	0.767	0.399	0.554	1.72
921	HOTELS, MOTELS AND CAMPING	1.675	0.580	0.845	3.10
923	JANITORIAL SERVICES	1.696	0.585	1.449	3.73
929	SUPPLY OF NON-CLERICAL LABOUR	2.347	0.715	1.988	5.05
933	EQUIPMENT RENTAL AND REPAIR SERVICES	1.437	0.533	1.110	3.08
937	RECREATIONAL SERVICES AND FACILITIES	0.968	0.439	0.783	2.19
944	PERSONAL SERVICES	1.467	0.539	1.254	3.26
956	LEGAL AND FINANCIAL SERVICES	0.077	0.073	0.060	0.21
958	TECHNICAL AND BUSINESS SERVICES	0.157	0.125	0.098	0.38
962	ADVERTISING AND ENTERTAINMENT	0.530	0.351	0.209	1.09
975	LINEN AND LAUNDRY SERVICES	1.886	0.623	1.611	4.12
981	MEMBERSHIP ORGANIZATIONS	0.349	0.247	0.194	0.79
983	COMMUNICATIONS INDUSTRIES	0.166	0.103	0.101	0.37
CLASS I	OTHER SERVICES	0.589	0.281	0.434	1.30



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SECTION 7

*Supporting Documentation
for Schedule 1*



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2013 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

SCHEDULE 1

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2006	\$142,925,064,624	\$69,400	\$34,370	4,158,376	231,300	5.56%
2007	\$148,500,030,728	\$71,800	\$35,310	4,205,631	222,600	5.29%
2008	\$153,047,137,174	\$73,300	\$36,638	4,177,302	210,600	5.04%
2009	\$147,377,740,921	\$74,600	\$36,886	3,995,496	169,600	4.24%
2010	\$150,305,550,009	\$77,600	\$37,038	4,058,134	159,200	3.92%
2011	\$157,482,241,657	\$79,600	\$38,222	4,120,223	159,000	3.86%
2012	\$162,082,345,307	\$81,700	\$38,979	4,158,225	160,467	3.86%
2013	\$166,988,950,474	\$83,200	\$39,758	4,200,098	162,082	3.86%

2013 Premium Rates

NEW CLAIMS COST BY CLASS

<u>Class</u>	<u>Description</u>	<u>2013 New Claims Cost</u> <u>Cost per Claim</u> (\$)	<u>2013</u> <u>Premium</u> <u>Rate</u> (\$)
A	FOREST PRODUCTS	23,471	5.26
B	MINING AND RELATED INDUSTRIES	33,025	6.73
C	OTHER PRIMARY INDUSTRIES	17,615	4.17
D	MANUFACTURING	10,427	2.55
E	TRANSPORTATION AND STORAGE	21,258	5.04
F	RETAIL AND WHOLESALE TRADES	9,157	1.82
G	CONSTRUCTION	24,190	6.52
H	GOVERNMENT AND RELATED SERVICES	8,771	1.35
I	OTHER SERVICES	8,190	1.30
	SCHEDULE 1	12,384	2.46

**2013 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES**

SCHEDULE 1

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1	WSIB Administrative	0.315
B.2	Legislative Obligations	
	WSIAT	0.012
	Office of Worker Advisor	0.006
	Office of Employer Advisor	0.002
	OHSA	0.054
	Mine Rescue	0.002
	Program Administration	0.000
	Institute of Work and Health	0.003
	Total Grants	0.003
	MoL - HSAs	0.048
	Other Prevention	0.006
	Sub-Total	0.136
B.3	TOTAL OVERHEAD EXPENSES	0.451

2013 PREMIUM RATE COMPONENTS

SCHEDULE 1

Component	2013 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2013 Premium Rate	2012 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2012 Premium Rate
A. NEW CLAIMS COST				
1. New Claims Cost	1.220	50%	1.220	51%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.315		0.312	
2. Legislative Obligations	0.136		0.148	
3. TOTAL OVERHEAD EXPENSES	<u>0.451</u>	18%	<u>0.460</u>	19%
C. PAST CLAIMS COST				
1. Past Claims Cost	0.791	32%	0.717	30%
D. TOTAL PREMIUM RATE (A+B+C)	<u><u>2.46</u></u>	<u>100%</u>	<u><u>2.40</u></u>	<u>100%</u>

2013 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>Past Claims Cost (\$)</u>	<u>2013 Premium Rate (\$)</u>
A	FOREST PRODUCTS	2.752	0.796	1.715	5.26
B	MINING AND RELATED INDUSTRIES	3.319	1.036	2.379	6.73
C	OTHER PRIMARY INDUSTRIES	2.703	0.781	0.684	4.17
D	MANUFACTURING	1.183	0.456	0.906	2.55
E	TRANSPORTATION AND STORAGE	2.826	0.722	1.490	5.04
F	RETAIL AND WHOLESALE TRADES	0.896	0.402	0.526	1.82
G	CONSTRUCTION	3.219	0.897	2.401	6.52
H	GOVERNMENT AND RELATED SERVICES	0.715	0.342	0.297	1.35
I	OTHER SERVICES	0.589	0.281	0.434	1.30
	SCHEDULE 1	1.220	0.451	0.791	2.46



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SECTION 8

Classification Scheme Changes



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2013 CLASSIFICATION SCHEME CHANGES

Effective January 1, 2013 mandatory WSIB coverage is required for nearly everyone working in the Construction industry. The Ontario government has changed the workplace safety and insurance law to include not just workers, but business owners too.

Construction employers currently are required to have WSIB coverage for their employees. Now, most independent operators, sole proprietors, partners in a partnership and executive officers in a corporation working in Construction also need to have WSIB coverage. Executive officers and partners whose businesses already are registered with the WSIB also must begin to report their own earnings and pay premiums starting in January 2013.

In order to recognize the expected low risk of these partners and executive officers the WSIB has established a new rate group for 2013, namely Rate Group 755: *Non-Exempt Partners and Executive Officers in Construction*. We have assigned the new rate group the 2013 premium rate for Rate Group 956: *Legal And Financial Services* but once the claims history for Rate Group 755 builds up, we will set the premium rate based upon its own experience.

For 2013 Rate Group 755 and its twelve classification units (CUs) have been added to the classification scheme. These CUs are listed in the table on the following page.

List of New Classification Units	
Rate Group 755: Non-Exempt Partners and Executive Officers in Construction	
Classification Unit	Description
1000-001	Non-Exempt Partners and Executive Officers in Rate Group 704
1000-002	Non-Exempt Partners and Executive Officers in Rate Group 707
1000-003	Non-Exempt Partners and Executive Officers in Rate Group 711
1000-004	Non-Exempt Partners and Executive Officers in Rate Group 719
1000-005	Non-Exempt Partners and Executive Officers in Rate Group 723
1000-006	Non-Exempt Partners and Executive Officers in Rate Group 728
1000-007	Non-Exempt Partners and Executive Officers in Rate Group 732
1000-008	Non-Exempt Partners and Executive Officers in Rate Group 737
1000-009	Non-Exempt Partners and Executive Officers in Rate Group 741
1000-010	Non-Exempt Partners and Executive Officers in Rate Group 748
1000-011	Non-Exempt Partners and Executive Officers in Rate Group 751
1000-012	Non-Exempt Partners and Executive Officers in Rate Group 764

The number of rate groups in the WSIB's classification scheme has been increased from 154 in 2012 to 155 for 2013.



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SECTION 9

Non-Credible Rate Groups



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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.

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 2013 premium rates shows that under current criteria eight 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



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GLOSSARY OF ACRONYMS

<u>ACRONYM</u>	<u>DEFINITION</u>
CSPAAT	Commission de la sécurité professionnelle et de l'assurance contre les accidents du travail
MoL – HSAs	Ministry of Labour – Health Safety Associations
OHSA	Ontario Health Safety Association
UFL	Unfunded Liability
WSIB	Workplace Safety and Insurance Board



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SECTION 11

Contact Information



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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) 344-2588

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, return to work, 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.

