

# wsib 2011 Premium Rates MANUAL

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**SECTION 1**

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*Introduction*

## **INTRODUCTION**

### **a. 2011 Premium Rates Summary**

To create stable and competitive premium rates for the future, the WSIB Board of Directors has decided that modest increases to the average premium rate of 2 per cent for 2011 and 2012 are required, with the additional condition that no rate group's premium rates will be decreased. The Board of Directors has acknowledged an immediate need for modest premium rate increases, along with action from within the WSIB to slow the growth of the unfunded liability (UFL) and ensure premium revenue covers the full cost of benefits for workers. A financially prudent approach to rate-setting, along with responsible management actions, will ensure the long-term financial sustainability of the workplace safety and insurance system.

As noted in the Auditor General's 2010 Annual Report, the rate increases for 2011 and 2012 represent a necessary first step toward addressing the WSIB's UFL over time. The increases, along with legislative amendments and a major funding review being led by Professor Harry Arthurs, should help to ultimately reduce premiums by achieving a sufficiently funded system.

The UFL is now more than \$12 billion, and its rise can be attributed to artificially low premium rates and increasing benefit costs. Benefit costs have outpaced premium revenue increases by five per cent each year since 1999.

Between 1996 and 2009, premium rates have actually fallen by 25 per cent in absolute terms. The WSIB needs to improve its financial situation by eliminating the UFL and moving towards a sufficiently funded system. Full funding is the standard for most other Canadian workers' compensation systems. With a sufficiently funded system, future benefits are secure and employer premiums are lower.

The average premium rate is determined through an actuarial process, and is used as a base number to create individual rate group rates through the application of rate-group-specific claims frequency and cost information. It is not an average of the 154 rate group premium rates. Almost half of all registered employers will see no premium rate increase for 2011, while other employers with a history of costly injury claims may see increases of up to 1.0% of their payroll costs.

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

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

**The WSIB:**

- Promotes health and safety in workplaces to prevent and reduce the occurrence of workplace injuries and occupational diseases
- Assists in the return to work and recovery of injured and ill workers
- 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

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. WSIB premium revenue must cover all costs associated with both new and existing claims. Revenue is also raised through returns on invested assets and revenue in excess of 7% is available to reduce the UFL.

Employers covered by the *WSIA*, are divided into two groups, referred to as “Schedule 1” and “Schedule 2.” Schedule 1 employers are insured under a “collective liability” system, and are required to contribute to the WSIB Insurance Fund. Schedule 2 employers are “self-insured,” and are individually liable for the full costs of their workers’ WSIB claims. The WSIB pays insurance benefits for Schedule 2 workers and is reimbursed by Schedule 2 employers for costs (including administrative costs) of the claims.

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

### **c. Funding Review**

The WSIB is moving forward with a Funding Review to ensure the long-term financial stability of the WSIB. The Funding Review will be chaired by Professor Harry Arthurs, former Dean of Osgoode Hall Law School and President Emeritus of York University.

By engaging in a third-party review of the system, the WSIB is dedicated to being open and transparent about the review process and its findings.

The WSIB’s projected UFL – the difference between payments for future benefits to workers and funding received from business – has risen due to low premiums, rising claims and health care costs and declining investment returns following the recent economic downturn. Right now, the fund is only large enough to cover about half of the projected costs in the system.



The goal of the funding review is to establish a dialogue and seek input from employers of all sizes, from workers and unions, and from other interested parties on a range of public policy issues relating to the WSIB's financial future. This includes appropriate funding levels for the WSIB, a timeline for eliminating the UFL, and the current premium-rate-setting methodology.

Through this dialogue and evaluation of alternatives, the Funding Review is intended to work towards building a consensus around the best path to follow and to inform WSIB strategies moving forward. This consultation is expected to conclude in November 2011.

#### **d. Derivation of the 2011 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 154 rate groups based on similarity of business activity and relative risk. 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](http://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 2011 premium year. These costs include:

- a) The expected future lifetime costs to pay benefits and claims-related administrative expenses associated with all new claims for the premium year;
- b) The WSIB's expenses to administer the *WSIA*, the Ministry of Labour's 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 Safe Workplace Associations and research; and

c) Past claims cost, including charges:

- to retire the WSIB's unfunded liability;
- for gains and losses, which take into account the actual claims cost experience of a class, as compared to what was originally priced for specific injury years. For the 2011 premium rates, the gains and losses component reflects actual experience for injury years 2004 through 2009; and
- to cover bad debts expense. This is recognition by class of uncollectible premiums on employer accounts, after all avenues for collection have been exhausted.

Premium rates are determined annually. Rates are expressed as a dollar amount per \$100 of insurable earnings, and the change from 2010 as a percentage of payroll costs.

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 (2011) 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 (2010). The 2011 maximum insurable earnings ceiling is \$79,600, an increase of 2.6% over the 2010 ceiling of \$77,600.

Although many rate groups had their 2011 premium rates remain the same as in 2010, 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 2011 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 2004 through 2009 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.

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\* 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 2010) are shown below.

<b>Economic Assumptions Supporting the 2011 Premium Rates</b>				
<b>Class</b>	<b>Earnings Growth 2009-2010</b>	<b>Earnings Growth 2010-2011</b>	<b>Employment Growth 2009-2010</b>	<b>Employment Growth 2010-2011</b>
Class A: Forest Products	0.48%	1.34%	-2.87%	-2.34%
Class B: Mining and Related Industries	-0.24%	0.84%	0.99%	0.90%
Class C: Other Primary Industries	1.60%	1.40%	0.84%	0.70%
Class D: Manufacturing	2.42%	1.17%	-0.03%	0.43%
Class E: Transportation and Storage	1.76%	1.14%	-1.51%	0.69%
Class F: Retail and Wholesale Trades	2.31%	2.54%	0.67%	0.88%
Class G: Construction	1.64%	1.22%	2.59%	2.39%
Class H: Government and Related Services	3.64%	2.54%	2.55%	1.69%
Class I: Other Services	2.53%	2.29%	0.81%	0.87%
<b>Schedule 1</b>	<b>2.60%</b>	<b>2.00%</b>	<b>0.90%</b>	<b>1.00%</b>

### **e. Classification Scheme and Data Sources**

Schedule 1 employers are divided into nine classes (denoted by class codes A through I). Employers within each class are then subdivided into rate groups. The grouping of employers within a single rate group is based on similarity of business activities and/or relative risk. The number of rate groups in each class varies according to the size of the 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 2010. Employers may obtain more recent information by contacting the WSIB (see Section 11 of this manual for contact information).

## f. Realignment of Safe Workplace Associations

To align prevention partner efforts and achieve improved outcomes, the Occupational Health & Safety Council of Ontario (OHSCO) initiated a Roles Review and Realignment project in the spring of 2008. The Safe Workplace Associations (SWAs), WSIB and Ministry of Labour recognized the need to create a future “system that responds in a flexible, active way to emerging problems.” The new prevention system would be marked by:

- A streamlined SWA model;
- The maintenance and enhancement of sector-specificity in the front lines;
- Integrated planning;
- Consolidated “strategic services”; and
- One website (a common system access point) and one integrated and aligned communication and marketing plan.

As a result of streamlining, the 12 existing SWAs have been amalgamated into four new ones:

Former SWAs	Description
CSAO	Construction Safety Association of Ontario
ESAO	Education Safety Association of Ontario
EUSA	Electrical & Utilities Safety Association
FSA	Farm Safety Association
IAPA	Industrial Accident Prevention Association
MASHA	Mines and Aggregates Safety and Health Association
MHSA	Municipal Health and Safety Association
OFSWA	Ontario Forestry Safe Workplace Association
OSACH	Ontario Safety Association for Community & Healthcare
OSSA	Ontario Service Safety Alliance
PPHSA	Pulp and Paper Health and Safety Association
THSAO	Transportation Health & Safety Association of Ontario

New SWAs	Description
IHSA	Infrastructure Health and Safety Association
PSHSA	Public Services Health and Safety Association
WSN	Workplace Safety North
WSPS	Workplace Safety & Prevention Services

In terms of industry coverage, IHSA primarily encompasses employers in the construction, transportation, and electrical industries, PSHSA focuses on the education, health care, and municipal sectors, with a critical mass of Schedule 2 employers, WSN covers forestry, mining, and pulp/paper industries, and WSPS includes the farming, manufacturing, and service sectors.

The 2011 premium rates reflect the SWA realignment in that a rate group pays a share of the Schedule 1 expenses for one of the four new SWAs instead of for one of the 12 former SWAs.



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**SECTION 2**

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*Definition of 2010  
Premium Rate Components*

## **DEFINITION OF 2011 PREMIUM RATE COMPONENTS**

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

- |    |                 |  |
|----|-----------------|--|
| 1. | New Claims Cost | The estimated full cost of new claims for injuries expected to occur during 2011 |
|----|-----------------|--|

### **B. Overhead Expenses**

- |    |                         |   |
|----|-------------------------|---|
| 1. | Administrative Expenses | Expenses of the WSIB estimated for the year 2011, 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, and research |
| 3. | Prevention              | Expenses for the Safe Workplace Associations (SWAs) estimated   |
| 4. | Total Overhead Expenses | Total of Administrative, Legislative Obligations, and Prevention expenses   |

### **C. Past Claims Cost**

- |    |                        |   |
|----|------------------------|---|
| 1. | Unfunded Liability     | Payment required to retire the unfunded liability   |
| 2. | (Gain)/Loss            | Adjustment reflecting the difference in actual vs. expected claims cost experience for injury years 2004 through 2009 |
| 3. | Bad Debts              | Charge to cover bad debts due to uncollectible premiums owing on employer accounts                                    |
| 4. | Total Past Claims Cost | Total of Unfunded Liability, (Gain)/Loss, and Bad Debts   |

### **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*



## **SUMMARY OF ALLOCATION RULES FOR 2011 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, the average cost of a claim expected for that rate group and a loading for future claims administrative costs of new claims 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 cost for its class.

### **B. Overhead Expenses**

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

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

### **C. Past Claims Cost**

#### **1. Unfunded Liability**

The Unfunded Liability (UFL) charge is determined for Schedule 1 as a collective whole. However, rate groups pay it.

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

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

Gains and losses are determined at the class level and spread over a period of six years. If the actual claims cost experience of a class was better than its expected experience then a gain is generated for that class. Conversely, when the actual experience was worse than expected, there is a loss. For the 2011 premium rates, gains and losses are based on injury years 2004 through 2009.

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

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

## **3. Bad Debts**

Bad Debts charges are determined at the class level based on experience from the five years 2005 to 2009.

The share of the Bad Debts charge paid by rate groups is in proportion to their premium.



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**SECTION 4**

*2010 Premium Rates for Each Rate Group, by Class*

<b>Rate Group</b>	<b>Description</b>	<b>2011 Premium Rate (\$)</b>
030	LOGGING	12.47
033	MILL PRODUCTS AND FORESTRY SERVICES	8.42
036	VENEERS, PLYWOOD AND WOOD PRESERVATION	5.14
039	PULP, NEWSPRINT AND SPECIALTY PAPERS	2.80
041	CORRUGATED BOXES	3.10
	<b>CLASS A : FOREST PRODUCTS</b>	<b>4.71</b>

<b>Rate Group</b>	<b>Description</b>	<b>2011 Premium Rate (\$)</b>
110	GOLD MINES	7.79
113	NICKEL MINES	4.98
119	OTHER MINES	6.40
134	AGGREGATES	6.24
	<b>CLASS B : MINING AND RELATED INDUSTRIES</b>	<b>6.29</b>

<b>Rate</b>		<b>2011</b>
<b>Group</b>	<b>Description</b>	<b>Premium</b>
		<b>Rate</b>
		<b>(\$)</b>
159	LIVESTOCK FARMS	6.78
167	FIELD CROP, FRUIT AND VEGETABLE FARMS	2.72
174	TOBACCO AND MUSHROOM FARMS	4.93
181	FISHING AND MISCELLANEOUS FARMING	3.51
184	POULTRY FARMS AND AGRICULTURAL SERVICES	3.13
190	LANDSCAPING AND RELATED SERVICES	4.72
	<b>CLASS C : OTHER PRIMARY INDUSTRIES</b>	<b>4.01</b>

<b>Rate Group</b>	<b>Description</b>	<b>2011 Premium Rate (\$)</b>
207	MEAT AND FISH PRODUCTS	4.46
210	POULTRY PRODUCTS	3.35
214	FRUIT AND VEGETABLE PRODUCTS	2.57
216	DAIRY PRODUCTS	2.17
220	OTHER BAKERY PRODUCTS	3.83
222	CONFECTIONERY	1.73
223	BISCUITS, SNACK FOODS AND OTHER FOOD PRODUCTS	2.68
226	CRUSHED AND GROUND FOODS	1.62
230	ALCOHOLIC BEVERAGES	1.49
231	SOFT DRINKS	3.43
238	OTHER RUBBER PRODUCTS	3.95
258	FOAMED AND EXPANDED PLASTIC PRODUCTS	2.79
261	PLASTIC FILM AND SHEETING	2.35
263	OTHER PLASTIC PRODUCTS	3.09
289	CLOTH, CARPETS AND TEXTILE PRODUCTS	3.55
301	CLOTHING, FIBRE AND YARN	2.32
308	MILLWORK AND OTHER WOOD INDUSTRIES	5.33
311	WOODEN CABINETS	3.98
312	WOODEN BOXES AND PALLETS	6.83
322	UPHOLSTERED FURNITURE	3.20
323	METAL FURNITURE	2.24
325	WOODEN AND OTHER NON-METAL FURNITURE	4.12
328	FURNITURE PARTS AND FIXTURES	3.99
333	PRINTING, PLATEMAKING AND BINDING	1.68
335	PUBLISHING	0.54
338	FOLDING CARTONS	2.54
341	PAPER PRODUCTS	3.05
352	STEEL AND OTHER SMELTING AND REFINING INDUSTRIES	2.51
358	FOUNDRIES	4.11
361	NON-FERROUS METAL INDUSTRIES	3.44
374	DOORS AND WINDOWS	3.41
375	STRUCTURAL AND ARCHITECTURAL PRODUCTS	4.51
377	COATING OF METAL PRODUCTS	4.01
379	HARDWARE, TOOLS AND CUTLERY	2.63
382	METAL DIES, MOULDS AND PATTERNS	2.13
383	HEATING, REFRIGERATION AND AIR CONDITIONING EQUIPMENT	2.67
385	MACHINE SHOPS	2.50

<b>Rate Group</b>	<b>Description</b>	<b>2011 Premium Rate (\$)</b>
387	OTHER METAL FABRICATING INDUSTRIES	3.52
389	METAL CLOSURES AND CONTAINERS	2.48
390	OTHER STAMPED AND PRESSED METAL PRODUCTS	3.44
393	WIRE PRODUCTS	3.23
402	MAJOR APPLIANCES AND TRANSMISSION EQUIPMENT	2.23
403	OTHER MACHINERY AND EQUIPMENT	1.67
406	ELEVATORS AND ESCALATORS	2.59
408	BOILERS, PUMPS AND FANS	2.35
411	AGRICULTURAL, CONSTRUCTION AND MINING MACHINERY	2.76
417	AIRCRAFT MANUFACTURING	1.50
419	MOTOR VEHICLE ASSEMBLY	3.44
420	MOTOR VEHICLE ENGINE MANUFACTURING	1.81
421	OTHER MOTOR VEHICLE PARTS AND EQUIPMENT	3.44
424	MOTOR VEHICLE STAMPINGS	3.44
425	MOTOR VEHICLE WHEELS AND BRAKES	3.44
428	MOTOR VEHICLE FABRIC ACCESSORIES	4.38
432	TRUCKS, BUSES AND TRAILERS	4.21
442	RAILROAD ROLLING STOCK	2.63
460	LIGHTING AND SMALL ELECTRICAL APPLIANCES	2.54
466	COMMUNICATION AND ENERGY WIRE PRODUCTS	2.34
468	ELECTRONIC EQUIPMENT & OTHER COMMUNICATION DEVICES	0.39
477	INDUSTRIAL ELECTRICAL EQUIPMENT	1.49
485	BRICKS, CERAMICS AND ABRASIVES	4.34
496	CONCRETE PRODUCTS	5.19
497	READY-MIX CONCRETE	3.76
501	NON-METALLIC MINERAL PRODUCTS	2.87
502	GLASS PRODUCTS	2.92
507	PETROLEUM AND COAL PRODUCTS	1.13
512	RESINS, PAINT, INK AND ADHESIVES	1.68
514	PHARMACEUTICALS AND MEDICINES	0.92
517	SOAP AND TOILETRIES	1.61
524	CHEMICAL INDUSTRIES	1.88
529	JEWELRY AND INSTRUMENTS	0.98
533	SIGNS AND DISPLAYS	3.06
538	SPORTING GOODS AND TOYS	4.10
542	OTHER MANUFACTURED PRODUCTS	2.04
<b>CLASS D : MANUFACTURING</b>		<b>2.41</b>



<b>Rate Group</b>	<b>Description</b>	<b>2011 Premium Rate (\$)</b>
551	AIR TRANSPORT INDUSTRIES	2.00
553	AIR TRANSPORT SERVICES	1.85
560	WAREHOUSING	3.28
570	GENERAL TRUCKING	6.43
577	COURIER SERVICES	2.89
580	MISCELLANEOUS TRANSPORT INDUSTRIES	4.89
584	SCHOOL BUSES	2.91
590	AMBULANCE SERVICES	6.18
	<b>CLASS E : TRANSPORTATION AND STORAGE</b>	<b>4.83</b>

<b>Rate Group</b>	<b>Description</b>	<b>2011 Premium Rate (\$)</b>
604	FOOD, SALES	2.43
606	GROCERY AND CONVENIENCE STORES	2.11
607	SPECIALTY FOOD STORES	3.57
608	BEER STORES	3.99
612	AGRICULTURAL PRODUCTS, SALES	2.37
630	VEHICLE SERVICES AND REPAIRS	3.39
633	PETROLEUM PRODUCTS, SALES	2.49
636	OTHER SALES	1.40
638	PHARMACIES	0.68
641	CLOTHING STORES	1.53
657	AUTOMOBILE AND TRUCK DEALERS	0.78
668	COMPUTER, ELECTRONIC AND ELECTRICAL EQUIPMENT, SALES	0.48
670	MACHINERY AND OTHER VEHICLES, SALES	1.76
681	LUMBER AND BUILDERS SUPPLY	2.88
685	METAL PRODUCTS, WHOLESALE	3.11
689	WASTE MATERIALS RECYCLING	5.90
	<b>CLASS F : RETAIL AND WHOLESALE TRADES</b>	<b>1.74</b>

<b>Rate Group</b>	<b>Description</b>	<b>2011 Premium Rate (\$)</b>
704	ELECTRICAL AND INCIDENTAL CONSTRUCTION SERVICES	3.53
707	MECHANICAL AND SHEET METAL WORK	3.98
711	ROADBUILDING AND EXCAVATING	5.06
719	INSIDE FINISHING	7.19
723	INDUSTRIAL, COMMERCIAL & INSTITUTIONAL CONSTRUCTION	4.35
728	ROOFING	14.16
732	HEAVY CIVIL CONSTRUCTION	6.73
737	MILLWRIGHTING AND WELDING	6.60
741	MASONRY	12.15
748	FORM WORK AND DEMOLITION	17.51
751	SIDING AND OUTSIDE FINISHING	9.80
764	HOMEBUILDING	8.71
	<b>CLASS G : CONSTRUCTION</b>	<b>6.36</b>

<b>Rate Group</b>	<b>Description</b>	<b>2011 Premium Rate (\$)</b>
810	SCHOOL BOARDS	0.78
817	EDUCATIONAL FACILITIES	0.36
830	POWER AND TELECOMMUNICATION LINES	4.25
833	ELECTRIC POWER GENERATION	0.76
835	OIL, POWER AND WATER DISTRIBUTION	1.03
838	NATURAL GAS DISTRIBUTION	0.67
845	LOCAL GOVERNMENT SERVICES	2.15
851	HOMES FOR NURSING CARE	3.15
852	HOMES FOR RESIDENTIAL CARE	3.16
853	HOSPITALS	1.06
857	NURSING SERVICES	3.17
858	GROUP HOMES	3.01
861	TREATMENT CLINICS AND SPECIALIZED SERVICES	1.06
875	PROFESSIONAL OFFICES AND AGENCIES	0.71
	<b>CLASS H : GOVERNMENT AND RELATED SERVICES</b>	<b>1.30</b>

<b>Rate</b>		<b>2011</b>
<b>Group</b>	<b>Description</b>	<b>Premium</b>
		<b>Rate</b>
		<b>(\$)</b>
905	APARTMENT AND CONDOMINIUM SERVICES	2.91
908	OTHER REAL ESTATE SERVICES	1.25
911	SECURITY AND INVESTIGATION SERVICES	1.67
919	RESTAURANTS AND CATERING	1.65
921	HOTELS, MOTELS AND CAMPING	2.97
923	JANITORIAL SERVICES	3.57
929	SUPPLY OF NON-CLERICAL LABOUR	4.83
933	EQUIPMENT RENTAL AND REPAIR SERVICES	2.95
937	RECREATIONAL SERVICES AND FACILITIES	2.10
944	PERSONAL SERVICES	3.12
956	LEGAL AND FINANCIAL SERVICES	0.21
958	TECHNICAL AND BUSINESS SERVICES	0.38
962	ADVERTISING AND ENTERTAINMENT	1.05
975	LINEN AND LAUNDRY SERVICES	3.94
981	MEMBERSHIP ORGANIZATIONS	0.77
983	COMMUNICATIONS INDUSTRIES	0.37
	<b>CLASS I : OTHER SERVICES</b>	<b>1.25</b>
	<b>SCHEDULE 1</b>	<b>2.35</b>



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**SECTION 5**

*For Each Classification Unit, by Class*

## 2011 PREMIUM RATES

<b>Classification Unit</b>	<b>Description</b>	<b>Class</b>	<b>Rate Group</b>	<b>2011 Premium Rate (\$)</b>
0411-099	Logging Operations	A	30	12.47
0511-001	Reforestation Services	A	33	8.42
0511-002	Other Forestry Services	A	33	8.42
2511-000	Shingles and Shakes	A	33	8.42
2512-000	Sawmill and Planing Mill Products	A	33	8.42
2521-099	Veneer and Plywood Operations	A	36	5.14
2591-000	Wood Preservation	A	36	5.14
2592-000	Particle Board	A	36	5.14
2593-000	Wafer Board	A	36	5.14
2711-099	Pulp and Newsprint Operations	A	39	2.80
2713-000	Paperboard	A	39	2.80
2714-000	Building Board	A	39	2.80
2719-000	Specialty Paper Operations	A	39	2.80
2733-000	Paper Bags	A	39	2.80
2793-000	Paper Consumer Products	A	39	2.80
2732-000	Corrugated Box Operations	A	41	3.10

## 2011 PREMIUM RATES

<b>Classification Unit</b>	<b>Description</b>	<b>Class</b>	<b>Rate Group</b>	<b>2011 Premium Rate (\$)</b>
0611-000	Gold Mine Operations	B	110	7.79
0921-100	Gold Mines, Contracting	B	110	7.79
0613-000	Nickel Mine Operations	B	113	4.98
0921-200	Nickel Mines, Contracting	B	113	4.98
0612-000	Copper and Copper-Zinc Mines	B	119	6.40
0614-000	Silver Mines	B	119	6.40
0615-000	Molybdenum Mines	B	119	6.40
0617-000	Iron Mines	B	119	6.40
0619-000	Other Metal Mines	B	119	6.40
0621-000	Asbestos Mines	B	119	6.40
0622-000	Peat Operations	B	119	6.40
0623-000	Gypsum Mines	B	119	6.40
0624-000	Potash Mines	B	119	6.40
0625-000	Salt Mines	B	119	6.40
0629-000	Other Non-Metal Mines	B	119	6.40
0631-099	Coal Mines	B	119	6.40
0711-099	Crude Oil and Natural Gas	B	119	6.40
0911-000	Contract Drilling, Oil and Gas	B	119	6.40
0919-000	Other Services Incidental to Crude Oil	B	119	6.40
0921-300	Other Mines, Contracting	B	119	6.40
0929-001	Other Services Incidental to Mining	B	119	6.40
0811-000	Granite Quarries	B	134	6.24
0812-000	Limestone Quarries	B	134	6.24
0813-000	Marble Quarries	B	134	6.24
0814-000	Sandstone Quarries	B	134	6.24
0815-000	Shale Quarries	B	134	6.24
0821-000	Sand and Gravel Pit Operations	B	134	6.24



## 2011 PREMIUM RATES

<b>Classification Unit</b>	<b>Description</b>	<b>Class</b>	<b>Rate Group</b>	<b>2011 Premium Rate (\$)</b>
0111-000	Dairy Farms	C	159	6.78
0112-000	Cattle Farms	C	159	6.78
0113-000	Hog Farms	C	159	6.78
0115-000	Sheep and Goat Farms	C	159	6.78
0119-000	Livestock Combination Farms	C	159	6.78
0122-000	Horse and Other Equine Farms	C	159	6.78
0239-002	Barn Cleaning	C	159	6.78
0131-000	Wheat Farms	C	167	2.72
0132-000	Small-Grain Farms	C	167	2.72
0133-000	Oilseed Farms	C	167	2.72
0134-000	Grain Corn Farms	C	167	2.72
0135-000	Forage, Seed, and Hay Farms	C	167	2.72
0136-000	Dry Field Pea and Bean Farms	C	167	2.72
0138-000	Potato Farms	C	167	2.72
0139-000	Other Field Crop Farms	C	167	2.72
0141-000	Field Crop Combination Farms	C	167	2.72
0151-001	Fruit Farms	C	167	2.72
0151-002	Grape Growers	C	167	2.72
0152-000	Other Vegetable Farms	C	167	2.72
0159-000	Fruit and Vegetable Combination Farms	C	167	2.72
0171-000	Livestock, Field Crop, and Horticultural Combination Farms	C	167	2.72
0137-000	Tobacco Farm Operations	C	174	4.93
0161-000	Mushroom Farm Operations	C	174	4.93
0121-000	Honey and Other Apiary Product Farms	C	181	3.51
0123-000	Furs and Skins, Ranch	C	181	3.51
0129-000	Other Animal Specialty Farms	C	181	3.51
0162-000	Greenhouses	C	181	3.51
0163-000	Plant Nurseries	C	181	3.51
0169-000	Other Horticultural Specialties	C	181	3.51
0311-099	Fishing	C	181	3.51
0331-099	Furs, Skins, and Other Trapping	C	181	3.51

## 2011 PREMIUM RATES

<b>Classification Unit</b>	<b>Description</b>	<b>Class</b>	<b>Rate Group</b>	<b>2011 Premium Rate (\$)</b>
0114-000	Poultry and Egg Farm Operations	C	184	3.13
0211-000	Veterinary Services	C	184	3.13
0212-000	Farm Animal Breeding Services	C	184	3.13
0213-000	Poultry Services	C	184	3.13
0219-000	Other Services Incidental to Livestock Specialties	C	184	3.13
0221-000	Soil Preparation, Planting, and Cultivating Services	C	184	3.13
0222-000	Crop Dusting and Spraying Services	C	184	3.13
0223-000	Harvesting, Baling, and Threshing Services	C	184	3.13
0239-001	Other Services Incidental to Agriculture	C	184	3.13
0321-000	Services Incidental to Fishing	C	184	3.13
8372-002	Wildlife Preservation and Research	C	184	3.13
0229-002	Tree Surgery and Removal	C	190	4.72
4212-000	Water Well Drilling	C	190	4.72
4219-000	Landscaping and Interlocking Brick	C	190	4.72
9959-002	Lawn Maintenance Services	C	190	4.72

## 2011 PREMIUM RATES

<b>Classification Unit</b>	<b>Description</b>	<b>Class</b>	<b>Rate Group</b>	<b>2011 Premium Rate (\$)</b>
1011-001	Meat and Meat Products	D	207	4.46
1011-002	Deadstock	D	207	4.46
1021-000	Fish Products	D	207	4.46
1012-000	Poultry Operations	D	210	3.35
1031-000	Canned and Preserved Fruits and Vegetables	D	214	2.57
1032-000	Frozen Fruits and Vegetables	D	214	2.57
1041-000	Fluid Milk	D	216	2.17
1049-000	Other Dairy Products	D	216	2.17
1072-000	Other Bakery Operations	D	220	3.83
1082-000	Chewing Gum	D	222	1.73
1083-000	Sugar and Chocolate Confectionery	D	222	1.73
1071-000	Biscuit Operations	D	223	2.68
1092-000	Dry Pasta Products	D	223	2.68
1093-000	Snack Food Operations	D	223	2.68
1099-000	Other Food Operations	D	223	2.68
1051-000	Cereal Grain Flour	D	226	1.62
1052-000	Prepared Flour Mixes and Cereal Foods	D	226	1.62
1053-000	Feed Operations	D	226	1.62
1061-000	Vegetable Oil Mills	D	226	1.62
1081-000	Cane and Beet Sugar	D	226	1.62
1091-000	Tea and Coffee	D	226	1.62
1211-000	Leaf Tobacco	D	226	1.62
1221-000	Tobacco Products	D	226	1.62
1094-000	Malt and Malt Flour	D	230	1.49
1121-000	Distillery Products	D	230	1.49
1131-001	Brewery Products	D	230	1.49
1131-002	Home Brewing Centres	D	230	1.49
1141-000	Wine	D	230	1.49

## 2011 PREMIUM RATES

<b>Classification Unit</b>	<b>Description</b>	<b>Class</b>	<b>Rate Group</b>	<b>2011 Premium Rate (\$)</b>
1111-000	Soft Drinks	D	231	3.43
1511-000	Tire and Tube Operations	D	238	3.95
5521-002	Tire Vulcanizing and Retreading	D	238	3.95
1521-000	Rubber Hose and Belting	D	238	3.95
1599-000	Other Rubber Operations	D	238	3.95
1611-000	Foamed and Expanded Plastic Product Operations	D	258	2.79
1631-000	Plastic Film and Sheeting Operations	D	261	2.35
3993-001	Fabric Coating Operations	D	261	2.35
1621-000	Plastic Pipe and Fitting Operations	D	263	3.09
1691-000	Plastic Bag Operations	D	263	3.09
1699-000	Other Plastic Product Operations	D	263	3.09
1711-000	Leather Tanneries	D	289	3.55
1712-000	Footwear	D	289	3.55
1713-000	Luggage, Purses and Handbags	D	289	3.55
1719-000	Other Leather and Allied Products	D	289	3.55
1821-000	Wool Yarn and Woven Cloth	D	289	3.55
1829-000	Other Spun Yarn and Woven Cloth Operations	D	289	3.55
1831-000	Broad Knitted Fabrics	D	289	3.55
1911-000	Natural Fibres Processing and Felt Products	D	289	3.55
1921-000	Carpet, Mat, and Rug Operations	D	289	3.55
1931-000	Canvas and Related Products	D	289	3.55
1991-000	Narrow Fabrics	D	289	3.55
1992-000	Contract Textile Dyeing and Finishing	D	289	3.55
1993-000	Household Products of Textile Materials	D	289	3.55
1994-000	Hygiene Products of Textile Materials	D	289	3.55
1995-000	Tire and Cord Fabric	D	289	3.55
1999-000	Other Processed Textile Products	D	289	3.55
2495-000	Fur Goods	D	289	3.55

## 2011 PREMIUM RATES

<b>Classification Unit</b>	<b>Description</b>	<b>Class</b>	<b>Rate Group</b>	<b>2011 Premium Rate (\$)</b>
1811-000	Fibre and Filament Yarn Operations	D	301	2.32
2431-099	Men's and Boys' Clothing	D	301	2.32
2441-099	Women's Clothing	D	301	2.32
2445-000	Clothing Contractors	D	301	2.32
2451-000	Children's Clothing	D	301	2.32
2491-000	Sweaters	D	301	2.32
2492-000	Occupational Clothing	D	301	2.32
2493-000	Gloves	D	301	2.32
2494-000	Hosiery	D	301	2.32
2496-000	Foundation Garments	D	301	2.32
2499-000	Other Clothing and Apparel Operations	D	301	2.32
2541-000	Prefabricated Wooden Buildings	D	308	5.33
2549-000	Other Millwork Products	D	308	5.33
2599-000	Other Wood Operations	D	308	5.33
2542-000	Wooden Cabinet Operations	D	311	3.98
2561-000	Wooden Box and Pallet Operations	D	312	6.83
2612-000	Upholstered Household Furniture	D	322	3.20
6213-000	Furniture Refinishing and Repair Shops	D	322	3.20
2619-000	Metal Household Furniture	D	323	2.24
2641-099	Metal Office and Institutional Furniture and Fixtures	D	323	2.24
2581-000	Coffins and Caskets	D	325	4.12
2611-000	Wooden Household Furniture	D	325	4.12
2649-099	Non-Metal Office and Institutional Furniture and Fixtures	D	325	4.12
2691-000	Bed Springs and Mattresses	D	328	3.99
2699-000	Other Furniture Parts and Fixtures	D	328	3.99
2811-000	Business Forms Printing	D	333	1.68

## 2011 PREMIUM RATES

<b>Classification Unit</b>	<b>Description</b>	<b>Class</b>	<b>Rate Group</b>	<b>2011 Premium Rate (\$)</b>
2819-000	Other Commercial Printing	D	333	1.68
2821-001	Platemaking, Typesetting, and Binding Operations	D	333	1.68
2831-000	Book Publishing	D	335	0.54
2839-000	Other Publishing Operations	D	335	0.54
2841-000	Newspapers, Magazines, and Periodicals	D	335	0.54
2849-000	Other Combined Publishing and Printing Operations	D	335	0.54
2731-000	Paperboard Folding Cartons	D	338	2.54
2791-000	Coated and Treated Products	D	341	3.05
2792-000	Stationery Products	D	341	3.05
2799-000	Other Converted Paper Products	D	341	3.05
2919-000	Other Primary Steel Operations	D	352	2.51
2921-000	Steel Pipe and Tube Operations	D	352	2.51
2959-000	Other Primary Smelting and Refining Operations	D	352	2.51
2911-000	Ferro-Alloys	D	358	4.11
2912-000	Steel Foundries	D	358	4.11
2941-000	Iron Foundry Operations	D	358	4.11
2951-000	Primary Production of Aluminum	D	361	3.44
2961-000	Aluminum Rolling, Casting, and Extruding	D	361	3.44
2971-000	Copper and Copper Alloy Rolling, Casting, and Extruding	D	361	3.44
2999-000	Other Rolled, Cast, and Extruded Non-Ferrous Metal Products	D	361	3.44
2543-000	Wooden Door and Window Operations	D	374	3.41
3031-000	Other Door and Window Operations	D	374	3.41
3021-000	Metal Tank Operations	D	375	4.51
3022-000	Plate Work	D	375	4.51
3023-000	Pre-Engineered Metal Buildings	D	375	4.51
3029-000	Other Fabricated Structural Metal Products	D	375	4.51
3032-000	Portable and Other Prefabricated Metal Buildings	D	375	4.51

## 2011 PREMIUM RATES

<b>Classification Unit</b>	<b>Description</b>	<b>Class</b>	<b>Rate Group</b>	<b>2011 Premium Rate (\$)</b>
3039-000	Other Ornamental and Architectural Metal Products	D	375	4.51
3244-000	Mobile Buildings	D	375	4.51
3271-099	Metal Boat and Ship Building Operations	D	375	4.51
3041-001	Other Metal Coating	D	377	4.01
3041-002	Powder Painting	D	377	4.01
3061-000	Basic Hardware	D	379	2.63
3063-000	Hand Tools and Implements	D	379	2.63
3069-000	Other Hardware, Tools, and Cutlery	D	379	2.63
3062-000	Metal Die, Mould, and Pattern Operations	D	382	2.13
3071-000	Heating Equipment	D	383	2.67
3121-000	Commercial Refrigeration and Air Conditioning Equipment	D	383	2.67
3081-001	General Machine Shops	D	385	2.50
3081-002	Automotive Machine Shops	D	385	2.50
3091-000	Metal Plumbing Fixtures and Fittings	D	387	3.52
3092-000	Metal Valves	D	387	3.52
3099-001	Other Metal Fabricating Operations	D	387	3.52
3099-002	Metal Heat Treating	D	387	3.52
3099-003	Metal Service Centres, Processing	D	387	3.52
3042-000	Metal Closure and Container Operations	D	389	2.48
3049-000	Other Stamped and Pressed Metal Product Operations	D	390	3.44
3051-000	Upholstery and Coil Springs	D	393	3.23
3052-000	Wire and Wire Rope	D	393	3.23
3053-000	Industrial Fasteners	D	393	3.23
3059-000	Other Wire Products	D	393	3.23
3992-000	Buttons, Buckles, and Clothes Fasteners	D	393	3.23

## 2011 PREMIUM RATES

<b>Classification Unit</b>	<b>Description</b>	<b>Class</b>	<b>Rate Group</b>	<b>2011 Premium Rate (\$)</b>
3194-000	Turbine and Mechanical Power Transmission Equipment	D	402	2.23
3321-000	Major Appliance Operations	D	402	2.23
3371-000	Electrical Transformer Operations	D	402	2.23
3193-000	Sawmill and Woodworking Machinery	D	403	1.67
3199-000	Other Machinery and Equipment Operations	D	403	1.67
3192-002	Elevator and Escalator and Parts Manufacturing	D	406	2.59
4291-001	Elevator and Escalator Installation, Service, and Repair	D	406	2.59
3011-000	Power Boiler and Heat Exchanger Operations	D	408	2.35
3191-000	Compressor, Pump, and Industrial Fan Operations	D	408	2.35
3111-000	Agricultural Implement Operations	D	411	2.76
3192-001	Industrial Machinery Operations	D	411	2.76
3211-000	Aircraft and Aerospace Manufacturing	D	417	1.50
3231-000	Motor Vehicle Assembly Operations	D	419	3.44
3251-000	Motor Vehicle Engine and Parts Operations	D	420	1.81
3252-001	Motor Vehicle Electrical Parts	D	420	1.81
3391-000	Battery Operations	D	420	1.81
3243-000	Recreational Vehicle and Trailer Operations	D	421	3.44
3254-000	Motor Vehicle Steering and Suspension Parts	D	421	3.44
3256-000	Motor Vehicle Plastic Parts	D	421	3.44
3259-001	Other Motor Vehicle Accessories, Parts, and Assemblies	D	421	3.44
3259-002	Powder Metallurgy Products	D	421	3.44
3259-003	Motor Vehicle Air Conditioners	D	421	3.44
3299-000	Other Transportation Equipment	D	421	3.44
3253-000	Motor Vehicle Stamping Operations	D	424	3.44
3255-000	Motor Vehicle Wheel and Brake Operations	D	425	3.44



## 2011 PREMIUM RATES

<b>Classification Unit</b>	<b>Description</b>	<b>Class</b>	<b>Rate Group</b>	<b>2011 Premium Rate (\$)</b>
3257-000	Motor Vehicle Fabric Accessory Operations	D	428	4.38
3241-000	Truck and Bus Body Operations	D	432	4.21
3242-000	Commercial Trailer Operations	D	432	4.21
3261-000	Railroad Rolling Stock Operations	D	442	2.63
3311-001	Small Electrical Appliance Operations	D	460	2.54
3311-002	Vacuum Cleaners and Systems	D	460	2.54
3331-000	Lighting Fixtures	D	460	2.54
3332-000	Lamps and Shades	D	460	2.54
3333-000	Electric Lamps (Bulbs and Tubes)	D	460	2.54
3252-002	Wiring Harnesses	D	466	2.34
3341-000	Compact Disc Players, Radios, and Television Receivers	D	466	2.34
3381-000	Communication and Energy Wire and Cable Products	D	466	2.34
3351-000	Telecommunication Equipment	D	468	0.39
3352-001	Electronic Parts and Components	D	468	0.39
3352-002	Precision Miniature Metal Products	D	468	0.39
3359-000	Other Communication and Electronic Equipment	D	468	0.39
3361-000	Electronic Computing and Peripheral Equipment	D	468	0.39
3362-000	Electronic Office, Store, and Business Machines	D	468	0.39
3369-000	Other Office, Store, and Business Machines	D	468	0.39
3994-001	Musical Instruments	D	468	0.39
3994-002	Magnetic and Optical Media	D	468	0.39
3372-000	Electrical Switchgear and Protective Equipment	D	477	1.49
3379-000	Industrial Electrical Equipment Operations	D	477	1.49
3392-000	Non-Current-Carrying Wiring Devices	D	477	1.49
3399-000	Other Electrical Products	D	477	1.49
3511-000	Bricks, Tiles, and Clay Products	D	485	4.34
3512-000	Ceramic, Porcelain, and China Operations	D	485	4.34

## 2011 PREMIUM RATES

<b>Classification Unit</b>	<b>Description</b>	<b>Class</b>	<b>Rate Group</b>	<b>2011 Premium Rate (\$)</b>
3571-000	Abrasives Operations	D	485	4.34
3591-000	Refractories	D	485	4.34
3541-000	Concrete Pipe	D	496	5.19
3542-000	Structural Concrete Products	D	496	5.19
3549-000	Other Concrete Products	D	496	5.19
3551-000	Ready-Mix Concrete Operations	D	497	3.76
3521-000	Hydraulic Cement	D	501	2.87
3581-000	Lime Operations	D	501	2.87
3592-000	Asbestos Products	D	501	2.87
3593-000	Gypsum Products	D	501	2.87
3594-000	Non-Metallic Mineral Insulating Material Operations	D	501	2.87
3599-000	Other Non-Metallic Mineral Products	D	501	2.87
3561-000	Primary Glass and Glass Container Operations	D	502	2.92
3562-000	Other Glass Products	D	502	2.92
2721-000	Asphalt Roofing	D	507	1.13
3611-000	Refined Petroleum Products	D	507	1.13
3612-000	Lubricating Oil and Grease	D	507	1.13
3699-000	Other Petroleum and Coal Products	D	507	1.13
3731-000	Plastic and Synthetic Resin Operations	D	512	1.68
3751-000	Paint and Varnish	D	512	1.68
3791-000	Printing Ink	D	512	1.68
3792-000	Adhesives	D	512	1.68
3741-000	Pharmaceutical and Medicine Operations	D	514	0.92
3761-000	Soap and Cleaning Compound Operations	D	517	1.61
3771-000	Toiletry Operations	D	517	1.61

## 2011 PREMIUM RATES

<b>Classification Unit</b>	<b>Description</b>	<b>Class</b>	<b>Rate Group</b>	<b>2011 Premium Rate (\$)</b>
3711-001	Industrial Inorganic Chemicals	D	524	1.88
3711-002	Compressed Gas	D	524	1.88
3712-000	Industrial Organic Chemicals	D	524	1.88
3721-000	Chemical Fertilizer and Fertilizer Materials	D	524	1.88
3722-000	Mixed Fertilizers	D	524	1.88
3729-000	Other Agricultural Chemicals	D	524	1.88
3799-001	Other Chemical Products	D	524	1.88
3799-002	Explosives	D	524	1.88
3911-000	Indicating, Recording, and Controlling Instruments	D	529	0.98
3912-000	Other Instruments	D	529	0.98
3913-000	Clocks and Watches	D	529	0.98
3914-000	Ophthalmic Goods	D	529	0.98
3921-001	Jewelry and Silverware Operations	D	529	0.98
3921-002	Arts and Crafts	D	529	0.98
3922-000	Precious Metal Secondary Refining	D	529	0.98
3999-002	Dental Laboratories	D	529	0.98
3999-003	Other Medical Products	D	529	0.98
3999-004	Art Supplies	D	529	0.98
9999-003	Artists	D	529	0.98
3971-000	Sign and Display Operations	D	533	3.06
3931-000	Sporting Goods Operations	D	538	4.10
3932-000	Toys and Games	D	538	4.10
3991-000	Brooms, Brushes, and Mops	D	538	4.10
3999-001	Other Manufacturing Operations	D	542	2.04

## 2011 PREMIUM RATES

<b>Classification Unit</b>	<b>Description</b>	<b>Class</b>	<b>Rate Group</b>	<b>2011 Premium Rate (\$)</b>
4511-000	Scheduled Air Transport	E	551	2.00
4512-000	Non-Scheduled Chartered Air Transport	E	551	2.00
4513-000	Non-Scheduled Specialty Air Transport	E	551	2.00
4521-001	Airport Operations	E	553	1.85
4521-002	Private Airfields	E	553	1.85
4522-000	Aircraft Rental and Leasing	E	553	1.85
4523-000	Aircraft Servicing and Maintenance	E	553	1.85
4529-000	Other Services Incidental to Air Transport	E	553	1.85
4551-001	Marine Cargo Handling	E	560	3.28
4592-002	Freight Forwarders (Warehousing)	E	560	3.28
4791-000	Refrigerated Warehousing	E	560	3.28
4799-000	Other Storage and Warehousing Operations	E	560	3.28
4561-000	General Freight Trucking	E	570	6.43
4562-000	Used Goods Moving	E	570	6.43
4563-000	Bulk Liquids Trucking	E	570	6.43
4564-000	Dry Bulk Materials Trucking	E	570	6.43
4565-000	Forest Products Trucking	E	570	6.43
4569-000	Other Truck Transport Operations	E	570	6.43
4591-001	Highway, Street, and Bridge Maintenance	E	570	6.43
4599-001	Other Services Incidental to Transportation	E	570	6.43
4599-002	Supply of Drivers and Helpers	E	570	6.43
4999-001	Waste Management Services	E	570	6.43
4999-003	Radioactive Waste Recovery and Disposal	E	570	6.43
4999-004	Chemical Waste Recovery and Disposal	E	570	6.43
5919-003	Other Liquid Waste Recovery and Disposal	E	570	6.43
6399-002	Towing Services	E	570	6.43
4841-001	Rural Mail Delivery	E	577	2.89
4841-002	Postal Services	E	577	2.89
4842-000	Courier Service Operations	E	577	2.89

## 2011 PREMIUM RATES

<b>Classification Unit</b>	<b>Description</b>	<b>Class</b>	<b>Rate Group</b>	<b>2011 Premium Rate (\$)</b>
4531-000	Railway Transport	E	580	4.89
4532-000	Services Incidental to Railway Transport	E	580	4.89
4541-000	Freight and Passenger Water Transport	E	580	4.89
4542-000	Ferry Operations	E	580	4.89
4543-001	Marine Towing	E	580	4.89
4543-002	Towing Logs (Marine)	E	580	4.89
4544-000	Ship Chartering	E	580	4.89
4549-000	Other Water Transport Operations	E	580	4.89
4552-000	Harbour and Port Operations	E	580	4.89
4553-000	Marine Salvage	E	580	4.89
4554-000	Piloting Services (water transport)	E	580	4.89
4559-001	Other Services Incidental to Water Transport	E	580	4.89
4559-002	Cleaning of Ships' Holds and Tanks	E	580	4.89
4571-001	Urban Transit Systems	E	580	4.89
4571-002	Bus Services	E	580	4.89
4572-000	Interurban and Rural Transit Systems	E	580	4.89
4574-099	Charter, Tour, and Sightseeing Bus Services	E	580	4.89
4575-000	Limousine Services	E	580	4.89
4581-001	Taxicabs	E	580	4.89
4582-000	Non-Emergency Patient Transfer Services	E	580	4.89
4589-000	Other Transportation Operations	E	580	4.89
4573-000	School Bus Operations	E	584	2.91
8631-000	Ambulance Operations	E	590	6.18

## 2011 PREMIUM RATES

<b>Classification Unit</b>	<b>Description</b>	<b>Class</b>	<b>Rate Group</b>	<b>2011 Premium Rate (\$)</b>
5211-099	Wholesale Foods	F	604	2.43
5221-000	Non-Alcoholic Beverages, Wholesale	F	604	2.43
5222-000	Alcoholic Beverages, Wholesale	F	604	2.43
6011-000	Supermarkets	F	604	2.43
6011-100	Bulk Retail/Wholesale Stores	F	604	2.43
6016-000	Meat Stores	F	604	2.43
6012-001	Grocery Stores	F	606	2.11
6012-002	Convenience and Variety Stores	F	606	2.11
6021-001	Liquor Stores	F	606	2.11
6021-002	Duty Free Shops	F	606	2.11
6022-000	Wine Stores	F	606	2.11
6013-000	Bakery Product Stores	F	607	3.57
6015-000	Fruit and Vegetable Stores	F	607	3.57
6019-000	Other Specialty Food Stores	F	607	3.57
6023-000	Beer Store Operations	F	608	3.99
4711-001	Terminal Grain Elevator Services	F	612	2.37
4711-002	Country Grain Elevator Services	F	612	2.37
5011-000	Livestock Dealers	F	612	2.37
5012-000	Grain Dealers	F	612	2.37
5019-000	Farm Products, Wholesale	F	612	2.37
5214-000	Poultry and Eggs, Wholesale	F	612	2.37
5931-000	Agricultural Feed, Wholesale	F	612	2.37
5932-000	Seeds, Wholesale	F	612	2.37
5939-000	Agricultural Chemicals and Other Farm Supplies	F	612	2.37
5911-000	Automotive Salvaging	F	630	3.39
6331-002	Lubricating Services	F	630	3.39
6351-000	Garages (General Repairs)	F	630	3.39
6352-000	Paint and Body Repair Shops	F	630	3.39
6353-000	Muffler Replacement Shops	F	630	3.39
6354-000	Motor Vehicle Glass Replacement Shops	F	630	3.39

## 2011 PREMIUM RATES

<b>Classification Unit</b>	<b>Description</b>	<b>Class</b>	<b>Rate Group</b>	<b>2011 Premium Rate (\$)</b>
6355-000	Motor Vehicle Transmission Repair and Replacement Shops	F	630	3.39
6359-000	Other Motor Vehicle Repair Shops	F	630	3.39
6391-000	Car Washes	F	630	3.39
6399-001	Other Motor Vehicle Services	F	630	3.39
5111-000	Other Petroleum Products, Sales	F	633	2.49
6331-001	Gas Bars	F	633	2.49
5241-000	Tobacco Products, Wholesale	F	636	1.40
5311-099	Apparel, Wholesale	F	636	1.40
5321-099	Dry Goods, Wholesale	F	636	1.40
5411-099	Household Furniture and Appliances, Wholesale	F	636	1.40
5431-099	Household Furnishings, Wholesale	F	636	1.40
5521-001	Tires and Tubes, Wholesale	F	636	1.40
5529-000	Other Motor Vehicle Parts and Accessories, Wholesale	F	636	1.40
5621-000	Hardware, Wholesale	F	636	1.40
5622-000	Plumbing, Heating, and Air Conditioning Equipment, Sales	F	636	1.40
5632-000	Paint, Glass, and Wallpaper, Wholesale	F	636	1.40
5731-002	Welding Equipment and Supplies	F	636	1.40
5793-000	Professional Machinery, Equipment, and Supplies, Wholesale	F	636	1.40
5799-000	Other Machinery, Equipment, and Supplies, Wholesale	F	636	1.40
5921-099	Paper and Paper Products, Wholesale	F	636	1.40
5941-099	Toys, Amusements, and Sporting Goods, Wholesale	F	636	1.40
5951-000	Photographic Equipment and Supplies, Wholesale	F	636	1.40
5952-000	Musical Instruments and Accessories, Wholesale	F	636	1.40
5961-000	Jewelry and Watches, Wholesale	F	636	1.40
5971-000	Industrial and Household Compounds, Wholesale	F	636	1.40
5981-000	General Merchandise, Wholesale	F	636	1.40
5991-000	Books, Periodicals, and Newspapers, Wholesale	F	636	1.40
5992-000	Second-Hand Goods, Wholesale	F	636	1.40
5999-000	Other Wholesale Product Operations	F	636	1.40
6211-099	Household Furniture, Appliances, Television, and Stereo Stores	F	636	1.40
6223-000	Appliance, Television, Radio, and Stereo Repair	F	636	1.40
6231-000	Floor Covering Stores	F	636	1.40
6232-000	Drapery Stores	F	636	1.40

## 2011 PREMIUM RATES

<b>Classification Unit</b>	<b>Description</b>	<b>Class</b>	<b>Rate Group</b>	<b>2011 Premium Rate (\$)</b>
6341-000	Home and Auto Supply Stores	F	636	1.40
6342-000	Tire, Battery, Parts, and Accessories Stores	F	636	1.40
6411-000	Department Stores	F	636	1.40
6412-099	Other General Merchandise Stores	F	636	1.40
6511-000	Book and Stationery Stores	F	636	1.40
6521-000	Florist Shops	F	636	1.40
6522-000	Lawn and Garden Centres	F	636	1.40
6531-000	Hardware Stores	F	636	1.40
6532-000	Paint, Glass, and Wallpaper Stores	F	636	1.40
6541-099	Sporting Goods and Bicycle Shops	F	636	1.40
6551-000	Musical Instrument Stores	F	636	1.40
6552-000	Audio and Video Products, Sales	F	636	1.40
6561-099	Jewelry and Watch Stores	F	636	1.40
6571-000	Camera and Photographic Supply Stores	F	636	1.40
6581-000	Toy and Hobby Stores	F	636	1.40
6582-000	Gift, Novelty, and Souvenir Stores	F	636	1.40
6591-000	Second-Hand Merchandise Stores	F	636	1.40
6593-000	Art Galleries and Artists' Supply Stores	F	636	1.40
6594-000	Luggage and Leather Goods Stores	F	636	1.40
6595-000	Monument and Tombstone Dealers	F	636	1.40
6596-000	Pet Stores	F	636	1.40
6597-000	Coin and Stamp Dealers	F	636	1.40
6599-000	Other Retail Stores	F	636	1.40
6911-000	Vending Machine Operators	F	636	1.40
6921-000	Mail Order Houses	F	636	1.40
5231-099	Drugs and Toiletries, Wholesale	F	638	0.68
6031-001	Pharmacy Operations	F	638	0.68
6031-002	Large Drugstores	F	638	0.68
6032-000	Patent Medicine and Toiletry Stores	F	638	0.68
6592-000	Opticians' Shops	F	638	0.68
6111-000	Shoe Stores	F	641	1.53
6121-000	Men's Clothing Stores	F	641	1.53
6131-000	Women's Clothing Stores	F	641	1.53



## 2011 PREMIUM RATES

<b>Classification Unit</b>	<b>Description</b>	<b>Class</b>	<b>Rate Group</b>	<b>2011 Premium Rate (\$)</b>
6141-000	Children's Clothing Stores	F	641	1.53
6142-000	Fur Stores	F	641	1.53
6149-000	Other Clothing Stores	F	641	1.53
6151-000	Fabric and Yarn Stores	F	641	1.53
6239-000	Other Household Furnishing Stores	F	641	1.53
5511-000	Automobile Importers	F	657	0.78
5512-000	Other Motor Vehicle Importers	F	657	0.78
6311-000	Automobiles and Trucks (New), Sales	F	657	0.78
6312-000	Automobiles and Trucks (used), Sales	F	657	0.78
9921-000	Automobile and Truck Rental and Leasing	F	657	0.78
5741-099	Electrical and Electronic Equipment, Sales Operations	F	668	0.48
5744-000	Computer and Related Equipment, Sales	F	668	0.48
5791-000	Office and Store Equipment, Sales	F	668	0.48
5519-000	Other Motor Vehicles and Trailers, Wholesale	F	670	1.76
5711-000	Farm Machinery and Equipment, Sales Operations	F	670	1.76
5721-000	Construction and Forestry Machinery and Supplies, Sales	F	670	1.76
5722-000	Mining Machinery and Supplies, Sales	F	670	1.76
5731-001	Industrial Machinery and Supplies, Sales	F	670	1.76
5792-000	Service Machinery and Supplies, Sales	F	670	1.76
6321-000	Motor Home and Travel Trailer Dealers	F	670	1.76
6322-099	Marine Equipment, Sales and Rentals	F	670	1.76
6323-099	Other Recreational Vehicle Dealers	F	670	1.76
6598-000	Mobile Home Dealers	F	670	1.76
9911-000	Industrial Machinery and Equipment Rental and Leasing	F	670	1.76
5631-001	Lumber, Plywood, and Millwork, Sales	F	681	2.88
5631-002	Self-Serve Retail Building Supplies	F	681	2.88
5639-000	Other Building Materials, Sales	F	681	2.88
5993-000	Forest Products, Wholesale	F	681	2.88
5611-000	Metal Products, Wholesale	F	685	3.11
5919-001	Other Waste Materials Recycling	F	689	5.90
5919-002	Metal Waste Materials Recycling	F	689	5.90

## 2011 PREMIUM RATES

<b>Classification Unit</b>	<b>Description</b>	<b>Class</b>	<b>Rate Group</b>	<b>2011 Premium Rate (\$)</b>
4261-000	Electrical Work	G	704	3.53
4499-001	Other Services Incidental to Construction	G	704	3.53
7799-012	Office Furniture Installation	G	704	3.53
4241-002	Drain Contractors	G	707	3.98
4241-099	Plumbing, Heating, and Air Conditioning, Installation	G	707	3.98
4244-000	Sheet Metal and Other Duct Work	G	707	3.98
4256-000	Thermal Insulation Work	G	707	3.98
4259-000	Industrial Maintenance and Repair Contracting	G	707	3.98
4113-002	Gas Distribution Lines	G	711	5.06
4121-001	Highways, Streets, and Small Bridges	G	711	5.06
4129-002	Park Grounds and Recreational Open Space	G	711	5.06
4213-000	Septic System Installation	G	711	5.06
4214-000	Excavating and Grading	G	711	5.06
4215-000	Equipment Rental (With Operator)	G	711	5.06
4216-000	Asphalt Paving	G	711	5.06
4217-000	Fencing and Deck Installation	G	711	5.06
4293-000	Swimming Pool Installation	G	711	5.06
4234-001	Insulation Work	G	719	7.19
4271-099	Plaster, Drywall, and Acoustical Work	G	719	7.19
4275-001	Painting and Decorating	G	719	7.19
4276-000	Terrazzo and Tile Work	G	719	7.19
4277-099	Carpeting and Flooring	G	719	7.19
7799-002	Interior Designing Services	G	719	7.19
4012-000	Apartment and Condominium Construction	G	723	4.35
4021-099	Industrial, Commercial, and Institutional Construction	G	723	4.35
4111-099	Heavy Engineering Construction	G	723	4.35
4211-002	Non-Structural Interior Demolition	G	723	4.35
4234-003	Asbestos Abatement	G	723	4.35
4411-000	Construction Project Management	G	723	4.35
4235-000	Roof Shingling	G	728	14.16
4236-000	Sheet Metal and Built-Up Roofing	G	728	14.16

## 2011 PREMIUM RATES

<b>Classification Unit</b>	<b>Description</b>	<b>Class</b>	<b>Rate Group</b>	<b>2011 Premium Rate (\$)</b>
4113-001	Gas and Oil Pipelines, Construction	G	732	6.73
4121-002	Large Bridge Construction	G	732	6.73
4122-000	Waterworks and Sewage Systems	G	732	6.73
4129-001	Other Heavy Construction	G	732	6.73
4221-000	Piledriving Work	G	732	6.73
4255-000	Millwright and Rigging Work	G	737	6.60
4292-000	Ornamental and Fabricated Metal Installation	G	737	6.60
4299-000	Other Trade Work	G	737	6.60
9942-000	Custom Welding Services	G	737	6.60
4231-000	Masonry Operations	G	741	12.15
4211-001	Wrecking and Structural Demolition	G	748	17.51
4222-001	Form Work (High-Rise)	G	748	17.51
4225-000	Precast Concrete Installation	G	748	17.51
4227-000	Structural Steel Erection	G	748	17.51
4229-000	Other Structural Work	G	748	17.51
4275-002	Painting of Structures	G	748	17.51
9952-001	Above Ground Window Cleaning	G	748	17.51
9959-001	Other Services to Buildings and Dwellings	G	748	17.51
4223-000	Steel Reinforcing	G	751	9.80
4224-001	Concrete Finishing	G	751	9.80
4224-002	Concrete Cutting and Drilling	G	751	9.80
4224-003	Concrete Sealing	G	751	9.80
4232-000	Siding Work	G	751	9.80
4233-000	Glass and Glazing Work	G	751	9.80
4239-000	Caulking and Weatherstripping	G	751	9.80
4011-099	Homebuilding Operations	G	764	8.71
4222-002	Form Work (Low-Rise)	G	764	8.71
4226-000	Rough and Framing Carpentry	G	764	8.71
4274-000	Finish Carpentry	G	764	8.71
4491-000	Land Developers	G	764	8.71
4499-002	House Raising/Moving	G	764	8.71
7712-002	Supply of Labour, Construction	G	764	8.71

## 2011 PREMIUM RATES

<b>Classification Unit</b>	<b>Description</b>	<b>Class</b>	<b>Rate Group</b>	<b>2011 Premium Rate (\$)</b>
8511-001	Elementary and Secondary School Boards	H	810	0.78
8511-002	Private Schools	H	810	0.78
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	4.25
4124-002	Cable Television Contractors	H	830	4.25
4911-002	Cleaning of Electrical Power Systems Equipment	H	830	4.25
4911-003	Generation of Electric Power	H	833	0.76
4612-000	Crude Oil Pipeline Transport	H	835	1.03
4619-000	Other Pipeline Transport Operations	H	835	1.03
4911-001	Electric Power Transmission and Distribution	H	835	1.03
4931-000	Water Systems	H	835	1.03
4999-002	Operation of Steam Plants	H	835	1.03
4611-000	Natural Gas Pipeline Transport	H	838	0.67
4921-000	Gas Distribution Systems	H	838	0.67
7799-013	Other Services Incidental to Government	H	845	2.15
8321-099	General Municipal/Regional Operations	H	845	2.15
8324-000	Firefighting Services	H	845	2.15
8351-000	Band Councils	H	845	2.15
8372-001	Regional Conservation Authorities	H	845	2.15
8411-000	Other Government Agencies	H	845	2.15
8621-001	Long Term Care Home Operations	H	851	3.15
8621-002	Residential Home Operations	H	852	3.16

## 2011 PREMIUM RATES

<b>Classification Unit</b>	<b>Description</b>	<b>Class</b>	<b>Rate Group</b>	<b>2011 Premium Rate (\$)</b>
8611-000	General Hospitals	H	853	1.06
8612-000	Rehabilitation Hospitals	H	853	1.06
8613-000	Extended Care Hospitals	H	853	1.06
8614-000	Psychiatric Hospitals	H	853	1.06
8615-000	Addiction Hospitals	H	853	1.06
8616-000	Outpost Hospitals	H	853	1.06
8617-000	Paediatric Hospitals	H	853	1.06
8619-000	Other Specialty Hospitals	H	853	1.06
8634-000	Nursing and Other Health Care Operations	H	857	3.17
8662-099	Offices of Nurses	H	857	3.17
8622-000	Homes for Persons with a Physical Disability	H	858	3.01
8623-000	Homes for Persons with a Developmental Disability	H	858	3.01
8624-000	Homes for Persons with a Mental Health Disability	H	858	3.01
8625-000	Homes for Emotionally Distressed Children	H	858	3.01
8626-000	Homes for Alcohol or Drug Dependent Persons	H	858	3.01
8627-000	Homes for Children In Need of Protection	H	858	3.01
8628-000	Homes for Single Mothers	H	858	3.01
8629-000	Other Institutional Health and Social Services	H	858	3.01
8632-000	Drug Addiction and Alcoholism Treatment Clinics	H	861	1.06
8633-000	Health Rehabilitation Clinics	H	861	1.06
8635-000	Public Health Clinics and Community Health Centres	H	861	1.06
8639-000	Other Non-Institutional Health Services	H	861	1.06
8641-000	Child Daycare and Nursery School Services	H	861	1.06
8644-000	Life Skills Training Facilities	H	861	1.06
8647-000	Social Rehabilitation Services	H	861	1.06
8648-000	Crisis Intervention	H	861	1.06
8649-000	Other Non-Institutional Social Services	H	861	1.06
8642-000	Child Welfare Services	H	875	0.71
8643-000	Family Planning Services	H	875	0.71
8646-000	Meal Services (Non-Commercial)	H	875	0.71

## 2011 PREMIUM RATES

<b>Classification Unit</b>	<b>Description</b>	<b>Class</b>	<b>Rate Group</b>	<b>2011 Premium Rate (\$)</b>
8651-099	Offices of Physicians	H	875	0.71
8653-099	Offices of Dentists	H	875	0.71
8661-000	Offices of Chiropractors and Osteopaths	H	875	0.71
8664-000	Offices of Nutritionists and Dietitians	H	875	0.71
8665-000	Offices of Physiotherapists and Occupational Therapists	H	875	0.71
8666-000	Offices of Optometrists	H	875	0.71
8667-000	Offices of Podiatrists and Chiropodists	H	875	0.71
8668-000	Offices of Denturists	H	875	0.71
8669-000	Offices of Other Health Practitioners	H	875	0.71
8671-000	Offices of Psychologists	H	875	0.71
8672-000	Offices of Social Workers	H	875	0.71
8679-000	Offices of Other Social Service Practitioners	H	875	0.71
8681-000	Medical Laboratories	H	875	0.71
8682-000	Diagnostic Laboratories	H	875	0.71
8683-000	Combined Medical and Radiological Laboratories	H	875	0.71
8684-000	Public Health Laboratories	H	875	0.71
8685-000	Blood Bank Laboratories	H	875	0.71
8689-000	Other Health Laboratories	H	875	0.71
8691-000	Health Care and Public Safety Promotion Associations and Agencies	H	875	0.71
8692-000	Health Care Standards Agencies	H	875	0.71
8693-000	Health Care Research Agencies	H	875	0.71
8694-000	Social Service Planning and Advocacy Agencies	H	875	0.71
8699-000	Other Health and Safety Service Associations and Agencies	H	875	0.71

## 2011 PREMIUM RATES

<b>Classification Unit</b>	<b>Description</b>	<b>Class</b>	<b>Rate Group</b>	<b>2011 Premium Rate (\$)</b>
7511-001	Operators of Apartment Buildings	I	905	2.91
7511-002	Operators of Condominiums	I	905	2.91
7512-001	Operators of Non-Residential Buildings	I	908	1.25
7512-002	Self-Serve Storage Facilities	I	908	1.25
7512-003	Operators of Recreational Buildings	I	908	1.25
7599-001	Other Real Estate Operators	I	908	1.25
9732-000	Cemeteries and Crematoria	I	908	1.25
9991-000	Parking Lot Operations	I	908	1.25
7791-001	Security Services	I	911	1.67
7791-003	Detective Agencies	I	911	1.67
7791-004	Armoured Car Services	I	911	1.67
9211-000	Restaurants, Licensed	I	919	1.65
9212-000	Restaurants, Unlicensed	I	919	1.65
9213-000	Take-Out Food Services	I	919	1.65
9214-001	Caterers	I	919	1.65
9214-002	Supply of Labour, Restaurant/Catering	I	919	1.65
9221-000	Taverns, Bars, and Nightclubs	I	919	1.65
7599-002	Mobile Home Parks	I	921	2.97
9111-000	Hotels and Motor Hotels	I	921	2.97
9112-000	Motels	I	921	2.97
9113-000	Tourist Courts and Cabins	I	921	2.97
9114-000	Guest Houses and Tourist Homes	I	921	2.97
9121-000	Lodging Houses and Residential Clubs	I	921	2.97
9131-000	Camping Grounds and Travel Trailer Parks	I	921	2.97
9141-000	Outfitters	I	921	2.97
9149-001	Other Recreation and Vacation Camps	I	921	2.97
9149-002	Children's Educational Camps	I	921	2.97
9726-000	Carpet Cleaning	I	923	3.57
9952-002	Ground Level Window Cleaning	I	923	3.57
9953-001	Janitorial Operations	I	923	3.57

## 2011 PREMIUM RATES

<b>Classification Unit</b>	<b>Description</b>	<b>Class</b>	<b>Rate Group</b>	<b>2011 Premium Rate (\$)</b>
9953-002	Other Cleaning Services	I	923	3.57
9959-005	Window Tinting of Buildings	I	923	3.57
9959-006	Pool Services	I	923	3.57
7712-001	Supply of Non-Clerical Labour Operations	I	929	4.83
7799-004	Custom Packaging	I	933	2.95
9912-000	Audio-Visual Equipment Rental and Leasing	I	933	2.95
9913-000	Office Furniture and Equipment Rental and Leasing	I	933	2.95
9919-000	Other Machinery and Equipment Rental and Leasing	I	933	2.95
9941-000	Electric Motor Repair	I	933	2.95
9949-000	Other Repair Services	I	933	2.95
9643-000	Horse Race Tracks	I	937	2.10
9644-000	Other Race Tracks	I	937	2.10
9651-000	Golf Courses	I	937	2.10
9652-000	Curling Clubs	I	937	2.10
9653-000	Skiing Facilities	I	937	2.10
9659-001	Other Sports and Recreational Clubs	I	937	2.10
9661-001	Gambling Operations	I	937	2.10
9661-002	Lotteries and Casinos	I	937	2.10
9691-000	Bowling Alleys and Billiard Parlours	I	937	2.10
9692-000	Amusement Parks	I	937	2.10
9693-000	Dance Halls, Studios and Schools	I	937	2.10
9694-000	Coin-Operated Amusement Services	I	937	2.10
9695-000	Roller Skating Facilities	I	937	2.10
9696-000	Botanical and Zoological Gardens	I	937	2.10
9699-001	Other Amusement and Recreational Services	I	937	2.10
9699-002	Horse Trainers and Riding Operations	I	937	2.10
9711-099	Barber and Beauty Shops	I	944	3.12
9723-000	Self-Serve Laundries and/or Dry Cleaners	I	944	3.12
9724-000	Valet Services and Cleaning Depots	I	944	3.12
9731-000	Funeral Homes	I	944	3.12
9741-099	Domestic Services	I	944	3.12



## 2011 PREMIUM RATES

<b>Classification Unit</b>	<b>Description</b>	<b>Class</b>	<b>Rate Group</b>	<b>2011 Premium Rate (\$)</b>
9791-000	Shoe Repair	I	944	3.12
9792-000	Fur Cleaning, Repair, and Storage	I	944	3.12
9799-000	Other Personal Services	I	944	3.12
9951-000	Disinfecting and Exterminating Services	I	944	3.12
9999-001	Miscellaneous Services	I	944	3.12
9999-002	Automobile Associations	I	944	3.12
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	Trusted 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

## 2011 PREMIUM RATES

<b>Classification Unit</b>	<b>Description</b>	<b>Class</b>	<b>Rate Group</b>	<b>2011 Premium Rate (\$)</b>
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

## 2011 PREMIUM RATES

<b>Classification Unit</b>	<b>Description</b>	<b>Class</b>	<b>Rate Group</b>	<b>2011 Premium Rate (\$)</b>
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	1.05
7711-002	Franchise Operations	I	962	1.05
7741-000	Advertising Agencies	I	962	1.05
7742-000	Media Representatives	I	962	1.05
7743-000	Display and Billboard Advertising	I	962	1.05
7749-000	Other Advertising Services	I	962	1.05
9611-000	Motion Picture and Video Production	I	962	1.05
9612-000	Motion Picture and Video Distribution	I	962	1.05
9613-000	Motion Picture Laboratories and Video Production Facilities	I	962	1.05
9614-000	Sound Recording Services	I	962	1.05
9619-000	Other Motion Picture, Audio, and Video Services	I	962	1.05
9621-000	Regular Motion Picture Theatres	I	962	1.05
9622-000	Outdoor Motion Picture Theatres	I	962	1.05
9629-000	Other Motion Picture Exhibition	I	962	1.05
9631-000	Entertainment Production Companies and Artists	I	962	1.05
9639-000	Other Theatrical and Staged Entertainment Services	I	962	1.05

## 2011 PREMIUM RATES

<b>Classification Unit</b>	<b>Description</b>	<b>Class</b>	<b>Rate Group</b>	<b>2011 Premium Rate (\$)</b>
9721-000	Power Laundries and/or Dry Cleaners	I	975	3.94
9725-000	Linen Supply Services	I	975	3.94
9729-000	Other Laundry and Dry Cleaning Services	I	975	3.94
7791-002	Corps of Commissionaires	I	981	0.77
9811-000	Religious Organizations	I	981	0.77
9821-000	Business Associations	I	981	0.77
9831-000	Health and Social Service Professional Membership Associations	I	981	0.77
9839-000	Other Professional Membership Associations	I	981	0.77
9841-000	Labour Organizations	I	981	0.77
9851-000	Political Organizations	I	981	0.77
9861-001	Civic and Fraternal Organizations	I	981	0.77
9861-002	Cultural Organizations	I	981	0.77
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** 2011  
Premium  
Rates **MANUAL**

**SECTION 6**

*Supporting Documentation for each Class*



**wsib** 2011  
Premium  
Rates **MANUAL**

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**SECTION 6A**

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*Class A – Forest Products*

## 2011 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
2004	\$248,662,907	\$66,800	\$46,263	5,375	516	9.60%
2005	\$255,770,394	\$67,700	\$47,718	5,360	482	8.99%
2006	\$218,629,514	\$69,400	\$49,621	4,406	381	8.65%
2007	\$186,500,473	\$71,800	\$48,797	3,822	335	8.77%
2008	\$160,677,465	\$73,300	\$48,295	3,327	239	7.18%
2009	\$118,520,064	\$74,600	\$47,484	2,496	174	6.97%
2010	\$111,718,472	\$77,600	\$45,285	2,467	163	6.61%
2011	\$110,745,328	\$79,600	\$44,982	2,462	154	6.26%

**2011 PREMIUM RATES**  
**6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

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

**(CLASS A: FOREST PRODUCTS)**

<b>Year</b>	<b>Insurable Earnings</b>	<b>Maximum Insurable Earnings Ceiling</b>	<b>Average Insurable Earnings</b>	<b>Employment</b>	<b>Total Number of Injuries</b>	<b>Total Injury Rate</b>
2004	\$343,009,920	\$66,800	\$35,170	9,753	1,842	18.89%
2005	\$354,763,151	\$67,700	\$38,616	9,187	1,733	18.86%
2006	\$326,312,396	\$69,400	\$41,154	7,929	1,403	17.69%
2007	\$280,201,184	\$71,800	\$39,599	7,076	1,157	16.35%
2008	\$194,397,390	\$73,300	\$35,702	5,445	729	13.39%
2009	\$142,102,400	\$74,600	\$35,200	4,037	390	9.66%
2010	\$133,947,473	\$77,600	\$33,571	3,990	358	8.97%
2011	\$132,780,699	\$79,600	\$33,345	3,982	331	8.31%



## 2011 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
2004	\$198,193,475	\$66,800	\$37,353	5,306	541	10.20%
2005	\$203,715,031	\$67,700	\$40,015	5,091	579	11.37%
2006	\$190,087,703	\$69,400	\$41,082	4,627	471	10.18%
2007	\$162,239,898	\$71,800	\$41,868	3,875	361	9.32%
2008	\$127,001,600	\$73,300	\$39,688	3,200	269	8.41%
2009	\$104,203,260	\$74,600	\$42,882	2,430	195	8.02%
2010	\$98,223,276	\$77,600	\$40,892	2,402	183	7.62%
2011	\$97,367,684	\$79,600	\$40,621	2,397	173	7.22%

## 2011 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
2004	\$865,103,611	\$66,800	\$50,526	17,122	1,248	7.29%
2005	\$836,258,615	\$67,700	\$51,276	16,309	1,207	7.40%
2006	\$735,235,337	\$69,400	\$50,500	14,559	943	6.48%
2007	\$665,976,877	\$71,800	\$51,666	12,890	843	6.54%
2008	\$642,316,758	\$73,300	\$53,674	11,967	655	5.47%
2009	\$533,322,198	\$74,600	\$53,822	9,909	543	5.48%
2010	\$528,771,231	\$77,600	\$55,473	9,532	495	5.19%
2011	\$522,984,982	\$79,600	\$56,877	9,195	452	4.92%

## 2011 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
2004	\$301,340,059	\$66,800	\$33,009	9,129	694	7.60%
2005	\$304,221,082	\$67,700	\$34,756	8,753	548	6.26%
2006	\$300,394,696	\$69,400	\$36,210	8,296	594	7.16%
2007	\$292,063,757	\$71,800	\$37,187	7,854	507	6.46%
2008	\$288,331,662	\$73,300	\$37,094	7,773	460	5.92%
2009	\$250,378,506	\$74,600	\$38,502	6,503	335	5.15%
2010	\$248,241,966	\$77,600	\$39,687	6,255	312	4.99%
2011	\$245,525,499	\$79,600	\$40,690	6,034	291	4.82%

## 2011 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
2004	\$1,956,309,972	\$66,800	\$41,904	46,685	4,841	10.37%
2005	\$1,954,728,273	\$67,700	\$43,730	44,700	4,549	10.18%
2006	\$1,770,659,646	\$69,400	\$44,470	39,817	3,792	9.52%
2007	\$1,586,982,189	\$71,800	\$44,682	35,517	3,203	9.02%
2008	\$1,412,724,875	\$73,300	\$44,549	31,712	2,352	7.42%
2009	\$1,148,526,428	\$74,600	\$45,262	25,375	1,637	6.45%
2010	\$1,120,902,418	\$77,600	\$45,480	24,646	1,511	6.13%
2011	\$1,109,404,192	\$79,600	\$46,091	24,070	1,401	5.82%

## 2011 PREMIUM RATES

### NEW CLAIMS COST BY RATE GROUP

<b>Rate Group</b>	<b>Description</b>	<b>2011 New Claims Cost</b>		<b>2011 Premium Rate</b>
		<b>Cost Index *</b> (%)	<b>Cost per Claim</b> (\$)	
030	LOGGING	217%	35,094	12.47
033	MILL PRODUCTS AND FORESTRY SERVICES	81%	13,066	8.42
036	VENEERS, PLYWOOD AND WOOD PRESERVATION	68%	10,983	5.14
039	PULP, NEWSPRINT AND SPECIALTY PAPERS	73%	11,722	2.80
041	CORRUGATED BOXES	59%	9,537	3.10
<b>CLASS A</b>	<b>FOREST PRODUCTS</b>		<b>14,064</b>	<b>4.71</b>

\* The Cost Index compares the average cost of a claim for a Rate Group to that of the Class.  
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**2011 PREMIUM RATES  
 SUB-COMPONENTS OF OVERHEAD EXPENSES**

**RATE GROUP 030: LOGGING**

**(CLASS A: FOREST PRODUCTS)**

<b>Overhead Expenses Component</b>	<b>Overhead Expenses Sub-Component</b>	<b>Premium Rate Component</b>
<b>B.1</b>	<b>WSIB Administrative</b>	<b>0.862</b>
<b>B.2</b>	<b>Legislative Obligations</b>	
	WSIAT	0.045
	Office of Worker Advisor	0.022
	Office of Employer Advisor	0.007
	OHSA	0.213
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.001
	Institute of Work & Health	0.009
	<b>Sub-Total</b>	<b>0.296</b>
<b>B.3</b>	<b>Prevention</b>	
	Workplace Safety North	<b>0.324</b>
<b>B.4</b>	<b>TOTAL OVERHEAD EXPENSES</b>	<b>1.482</b>

**2011 PREMIUM RATES  
SUB-COMPONENTS OF OVERHEAD EXPENSES**

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

**(CLASS A: FOREST PRODUCTS)**

<b>Overhead Expenses Component</b>	<b>Overhead Expenses Sub-Component</b>	<b>Premium Rate Component</b>
<b>B.1</b>	WSIB Administrative	<b>0.624</b>
<b>B.2</b>	Legislative Obligations	
	WSIAT	0.032
	Office of Worker Advisor	0.016
	Office of Employer Advisor	0.005
	OHSA	0.154
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.001
	Institute of Work & Health	0.006
	<b>Sub-Total</b>	<b>0.214</b>
<b>B.3</b>	Prevention	
	Workplace Safety North	<b>0.240</b>
<b>B.4</b>	<b>TOTAL OVERHEAD EXPENSES</b>	<b>1.078</b>

**2011 PREMIUM RATES  
SUB-COMPONENTS OF OVERHEAD EXPENSES**

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

**(CLASS A: FOREST PRODUCTS)**

<b>Overhead Expenses Component</b>	<b>Overhead Expenses Sub-Component</b>	<b>Premium Rate Component</b>
<b>B.1</b>	WSIB Administrative	<b>0.432</b>
<b>B.2</b>	Legislative Obligations	
	WSIAT	0.022
	Office of Worker Advisor	0.011
	Office of Employer Advisor	0.004
	OHSA	0.106
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.001
	Institute of Work & Health	0.004
	<b>Sub-Total</b>	<b>0.148</b>
<b>B.3</b>	Prevention	
	Workplace Safety North	<b>0.172</b>
<b>B.4</b>	<b>TOTAL OVERHEAD EXPENSES</b>	<b>0.752</b>



**2011 PREMIUM RATES  
SUB-COMPONENTS OF OVERHEAD EXPENSES**

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

**(CLASS A: FOREST PRODUCTS)**

<b>Overhead Expenses Component</b>	<b>Overhead Expenses Sub-Component</b>	<b>Premium Rate Component</b>
<b>B.1</b>	WSIB Administrative	<b>0.294</b>
<b>B.2</b>	Legislative Obligations	
	WSIAT	0.015
	Office of Worker Advisor	0.007
	Office of Employer Advisor	0.002
	OHSA	0.072
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	<b>Sub-Total</b>	<b>0.100</b>
<b>B.3</b>	Prevention	
	Workplace Safety North	<b>0.123</b>
<b>B.4</b>	<b>TOTAL OVERHEAD EXPENSES</b>	<b>0.517</b>

**2011 PREMIUM RATES  
SUB-COMPONENTS OF OVERHEAD EXPENSES**

**RATE GROUP 041: CORRUGATED BOXES**

**(CLASS A: FOREST PRODUCTS)**

<b>Overhead Expenses Component</b>	<b>Overhead Expenses Sub-Component</b>	<b>Premium Rate Component</b>
<b>B.1</b>	WSIB Administrative	<b>0.312</b>
<b>B.2</b>	Legislative Obligations	
	WSIAT	0.016
	Office of Worker Advisor	0.008
	Office of Employer Advisor	0.003
	OHSA	0.076
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	<b>Sub-Total</b>	<b>0.106</b>
<b>B.3</b>	Prevention	
	Workplace Safety North	<b>0.129</b>
<b>B.4</b>	<b>TOTAL OVERHEAD EXPENSES</b>	<b>0.547</b>

**2011 PREMIUM RATES  
SUB-COMPONENTS OF OVERHEAD EXPENSES**

**CLASS A: FOREST PRODUCTS**

<b>Overhead Expenses Component</b>	<b>Overhead Expenses Sub-Component</b>	<b>Premium Rate Component</b>
<b>B.1</b>	WSIB Administrative	<b>0.406</b>
<b>B.2</b>	Legislative Obligations	
	WSIAT	0.021
	Office of Worker Advisor	0.010
	Office of Employer Advisor	0.003
	OHSA	0.100
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.001
	Institute of Work & Health	0.004
	<b>Sub-Total</b>	<b>0.139</b>
<b>B.3</b>	Prevention	<b>0.163</b>
<b>B.4</b>	<b>TOTAL OVERHEAD EXPENSES</b>	<b>0.708</b>

## 2011 PREMIUM RATE COMPONENTS

### RATE GROUP 030: LOGGING

#### (CLASS A: FOREST PRODUCTS)

Component	2011 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2011 Premium Rate	2010 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2010 Premium Rate		
<b>A. NEW CLAIMS COST</b>						
1. New Claims Cost	4.953	4.953	40%	5.030	5.030	44%
<b>B. OVERHEAD EXPENSES</b>						
1. WSIB Administrative	0.862			0.771		
2. Legislative Obligations	0.296			0.270		
3. Prevention	0.324			0.756		
4. TOTAL OVERHEAD EXPENSES	<u>1.482</u>	1.482	12%	<u>1.797</u>	1.797	16%
<b>C. PAST CLAIMS COST</b>						
1. Unfunded Liability	3.721			2.731		
2. (Gain)/Loss	2.040			1.872		
3. Bad Debts	0.274			N/A		
4. TOTAL PAST CLAIMS COST	<u>6.035</u>	6.035	48%	<u>4.603</u>	4.603	40%
<b>D. TOTAL PREMIUM RATE (A+B+C)</b>	<u><u>12.47</u></u>	<u>100%</u>		<u><u>11.43</u></u>	<u>100%</u>	

## 2011 PREMIUM RATE COMPONENTS

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

#### (CLASS A: FOREST PRODUCTS)

Component	2011 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2011 Premium Rate	2010 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2010 Premium Rate		
<b>A. NEW CLAIMS COST</b>						
1. New Claims Cost	3.306	3.306	39%	3.346	3.346	43%
<b>B. OVERHEAD EXPENSES</b>						
1. WSIB Administrative	0.624			0.561		
2. Legislative Obligations	0.214			0.196		
3. Prevention	0.240			0.607		
4. TOTAL OVERHEAD EXPENSES	<u>1.078</u>	1.078	13%	<u>1.364</u>	1.364	18%
<b>C. PAST CLAIMS COST</b>						
1. Unfunded Liability	2.486			1.817		
2. (Gain)/Loss	1.363			1.245		
3. Bad Debts	0.186			N/A		
4. TOTAL PAST CLAIMS COST	<u>4.035</u>	4.035	48%	<u>3.062</u>	3.062	39%
<b>D. TOTAL PREMIUM RATE (A+B+C)</b>	<u><u>8.42</u></u>	<u>100%</u>		<u><u>7.77</u></u>	<u>100%</u>	

## 2011 PREMIUM RATE COMPONENTS

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

#### (CLASS A: FOREST PRODUCTS)

Component	2011 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2011 Premium Rate	2010 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2010 Premium Rate		
<b>A. NEW CLAIMS COST</b>						
1. New Claims Cost	1.981	1.981	39%	1.829	1.829	41%
<b>B. OVERHEAD EXPENSES</b>						
1. WSIB Administrative	0.432			0.372		
2. Legislative Obligations	0.148			0.129		
3. Prevention	0.172			0.473		
4. TOTAL OVERHEAD EXPENSES	<u>0.752</u>	0.752	15%	<u>0.974</u>	0.974	22%
<b>C. PAST CLAIMS COST</b>						
1. Unfunded Liability	1.486			0.993		
2. (Gain)/Loss	0.815			0.681		
3. Bad Debts	0.107			N/A		
4. TOTAL PAST CLAIMS COST	<u>2.408</u>	2.408	47%	<u>1.674</u>	1.674	37%
<b>D. TOTAL PREMIUM RATE (A+B+C)</b>						
	<u><u>5.14</u></u>	<u>100%</u>		<u><u>4.48</u></u>	<u>100%</u>	

## 2011 PREMIUM RATE COMPONENTS

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

#### (CLASS A: FOREST PRODUCTS)

Component	2011 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2011 Premium Rate	2010 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2010 Premium Rate		
<b>A. NEW CLAIMS COST</b>						
1. New Claims Cost	1.028	1.028	37%	1.007	1.007	41%
<b>B. OVERHEAD EXPENSES</b>						
1. WSIB Administrative	0.294			0.269		
2. Legislative Obligations	0.100			0.093		
3. Prevention	0.123			0.175		
4. TOTAL OVERHEAD EXPENSES	<u>0.517</u>	0.517	18%	<u>0.537</u>	0.537	22%
<b>C. PAST CLAIMS COST</b>						
1. Unfunded Liability	0.772			0.547		
2. (Gain)/Loss	0.423			0.375		
3. Bad Debts	0.056			N/A		
4. TOTAL PAST CLAIMS COST	<u>1.251</u>	1.251	45%	<u>0.922</u>	0.922	37%
<b>D. TOTAL PREMIUM RATE (A+B+C)</b>		<u><u>2.80</u></u>	<u>100%</u>		<u><u>2.47</u></u>	<u>100%</u>

## 2011 PREMIUM RATE COMPONENTS

### RATE GROUP 041: CORRUGATED BOXES

#### (CLASS A: FOREST PRODUCTS)

Component	2011 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2011 Premium Rate	2010 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2010 Premium Rate		
<b>A. NEW CLAIMS COST</b>						
1. New Claims Cost	1.147	1.147	37%	1.203	1.203	42%
<b>B. OVERHEAD EXPENSES</b>						
1. WSIB Administrative	0.312			0.294		
2. Legislative Obligations	0.106			0.102		
3. Prevention	0.129			0.191		
4. TOTAL OVERHEAD EXPENSES	<u>0.547</u>	0.547	18%	<u>0.587</u>	0.587	20%
<b>C. PAST CLAIMS COST</b>						
1. Unfunded Liability	0.864			0.653		
2. (Gain)/Loss	0.473			0.448		
3. Bad Debts	0.066			N/A		
4. TOTAL PAST CLAIMS COST	<u>1.403</u>	1.403	45%	<u>1.101</u>	1.101	38%
<b>D. TOTAL PREMIUM RATE (A+B+C)</b>	<u><u>3.10</u></u>	<u>100%</u>		<u><u>2.89</u></u>	<u>100%</u>	



## 2011 PREMIUM RATE COMPONENTS

### CLASS A: FOREST PRODUCTS

Component	2011 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2011 Premium Rate	2010 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2010 Premium Rate
<b>A. NEW CLAIMS COST</b>						
1. New Claims Cost	1.803	1.803	38%	1.859	1.859	42%
<b>B. OVERHEAD EXPENSES</b>						
1. WSIB Administrative	0.406			0.375		
2. Legislative Obligations	0.139			0.131		
3. Prevention	0.163			0.322		
4. TOTAL OVERHEAD EXPENSES	<u>0.708</u>	0.708	15%	<u>0.828</u>	0.828	19%
<b>C. PAST CLAIMS COST</b>						
1. Unfunded Liability	1.354			1.010		
2. (Gain)/Loss	0.743			0.692		
3. Bad Debts	0.100			N/A		
4. TOTAL PAST CLAIMS COST	<u>2.197</u>	2.197	47%	<u>1.702</u>	1.702	39%
<b>D. TOTAL PREMIUM RATE (A+B+C)</b>						
		<u><u>4.71</u></u>	<u>100%</u>		<u><u>4.39</u></u>	<u>100%</u>

## 2011 PREMIUM RATES

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

<b>Rate Group</b>	<b><u>Description</u></b>	<b>New Claims <u>Cost</u> (\$)</b>	<b><u>Overhead</u> (\$)</b>	<b>Past Claims <u>Cost</u> (\$)</b>	<b>2011 Premium <u>Rate</u> (\$)</b>
030	LOGGING	4.953	1.482	6.035	12.47
033	MILL PRODUCTS AND FORESTRY SERVICES	3.306	1.078	4.035	8.42
036	VENEERS, PLYWOOD AND WOOD PRESERVATION	1.981	0.752	2.408	5.14
039	PULP, NEWSPRINT AND SPECIALTY PAPERS	1.028	0.517	1.251	2.80
041	CORRUGATED BOXES	1.147	0.547	1.403	3.10
<b>CLASS A</b>	<b>FOREST PRODUCTS</b>	<b>1.803</b>	<b>0.708</b>	<b>2.197</b>	<b>4.71</b>



**wsib** 2011  
Premium  
Rates **MANUAL**

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**SECTION 6B**

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*Class B – Mining and Related Industries*

**wsib**  
**cspaat**  
ONTARIO

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

## 2011 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
2004	\$308,795,285	\$66,800	\$58,077	5,317	437	8.22%
2005	\$313,381,157	\$67,700	\$59,151	5,298	416	7.85%
2006	\$312,839,338	\$69,400	\$60,722	5,152	328	6.37%
2007	\$350,462,221	\$71,800	\$64,340	5,447	389	7.14%
2008	\$354,726,666	\$73,300	\$63,378	5,597	365	6.52%
2009	\$385,433,746	\$74,600	\$67,219	5,734	382	6.66%
2010	\$388,307,599	\$77,600	\$67,054	5,791	362	6.25%
2011	\$395,094,029	\$79,600	\$67,618	5,843	343	5.87%

## **2011 PREMIUM RATES**

### **6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

#### **RATE GROUP 113: NICKEL MINES**

#### **(CLASS B: MINING AND RELATED INDUSTRIES)**

<b>Year</b>	<b>Insurable Earnings</b>	<b>Maximum Insurable Earnings Ceiling</b>	<b>Average Insurable Earnings</b>	<b>Employment</b>	<b>Total Number of Injuries</b>	<b>Total Injury Rate</b>
2004	\$367,537,636	\$66,800	\$60,610	6,064	560	9.23%
2005	\$392,959,909	\$67,700	\$62,723	6,265	541	8.64%
2006	\$445,892,654	\$69,400	\$66,432	6,712	556	8.28%
2007	\$582,999,598	\$71,800	\$66,416	8,778	606	6.90%
2008	\$673,256,192	\$73,300	\$67,004	10,048	690	6.87%
2009	\$454,227,947	\$74,600	\$67,303	6,749	350	5.19%
2010	\$457,614,740	\$77,600	\$67,138	6,816	325	4.77%
2011	\$465,612,447	\$79,600	\$67,706	6,877	300	4.36%

## 2011 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
2004	\$236,398,249	\$66,800	\$52,162	4,532	338	7.46%
2005	\$257,259,434	\$67,700	\$55,756	4,614	348	7.54%
2006	\$285,266,528	\$69,400	\$58,988	4,836	337	6.97%
2007	\$303,646,826	\$71,800	\$57,411	5,289	351	6.64%
2008	\$359,837,760	\$73,300	\$60,640	5,934	368	6.20%
2009	\$313,569,894	\$74,600	\$58,047	5,402	280	5.18%
2010	\$315,907,919	\$77,600	\$57,912	5,455	271	4.97%
2011	\$321,429,024	\$79,600	\$58,399	5,504	262	4.76%

## 2011 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
2004	\$244,810,205	\$66,800	\$37,985	6,445	536	8.32%
2005	\$255,446,463	\$67,700	\$41,148	6,208	537	8.65%
2006	\$266,951,664	\$69,400	\$43,105	6,193	449	7.25%
2007	\$281,304,861	\$71,800	\$44,175	6,368	522	8.20%
2008	\$291,635,250	\$73,300	\$45,075	6,470	507	7.84%
2009	\$276,682,267	\$74,600	\$47,143	5,869	469	7.99%
2010	\$278,745,252	\$77,600	\$47,030	5,927	463	7.81%
2011	\$283,616,867	\$79,600	\$47,428	5,980	457	7.64%

## 2011 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
2004	\$1,157,541,375	\$66,800	\$51,773	22,358	1,871	8.37%
2005	\$1,219,046,963	\$67,700	\$54,458	22,385	1,842	8.23%
2006	\$1,310,950,184	\$69,400	\$57,264	22,893	1,670	7.29%
2007	\$1,518,413,506	\$71,800	\$58,667	25,882	1,868	7.22%
2008	\$1,679,455,868	\$73,300	\$59,876	28,049	1,930	6.88%
2009	\$1,429,913,854	\$74,600	\$60,197	23,754	1,481	6.23%
2010	\$1,440,575,510	\$77,600	\$60,052	23,989	1,421	5.92%
2011	\$1,465,752,367	\$79,600	\$60,558	24,204	1,362	5.63%



## 2011 PREMIUM RATES

### NEW CLAIMS COST BY RATE GROUP

<b>Rate Group</b>	<b>Description</b>	<b><u>2011 New Claims Cost</u></b>		<b>2011</b>
		<b><u>Cost Index</u> *</b>	<b><u>Cost per Claim</u></b>	<b>Premium</b>
		<b>(%)</b>	<b>(\$)</b>	<b>Rate</b>
				<b>(\$)</b>
110	GOLD MINES	143%	35,401	7.79
113	NICKEL MINES	119%	29,440	4.98
119	OTHER MINES	123%	30,540	6.40
134	AGGREGATES	65%	16,163	6.24
<b>CLASS B</b>	<b>MINING AND RELATED INDUSTRIES</b>		<b>26,698</b>	<b>6.29</b>

\* The Cost Index compares the average cost of a claim for a Rate Group to that of the Class.  
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**2011 PREMIUM RATES  
SUB-COMPONENTS OF OVERHEAD EXPENSES**

**RATE GROUP 110: GOLD MINES**

**(CLASS B: MINING AND RELATED INDUSTRIES)**

<b>Overhead Expenses Component</b>	<b>Overhead Expenses Sub-Component</b>	<b>Premium Rate Component</b>
<b>B.1</b>	WSIB Administrative	<b>0.575</b>
<b>B.2</b>	Legislative Obligations	
	WSIAT	0.030
	Office of Worker Advisor	0.014
	Office of Employer Advisor	0.005
	OHSA	0.141
	Mine Rescue	0.380
	Construction Certification Training	0.000
	Program Administration	0.001
	Institute of Work & Health	0.006
	<b>Sub-Total</b>	<b>0.577</b>
<b>B.3</b>	Prevention	
	Workplace Safety North	<b>0.222</b>
<b>B.4</b>	<b>TOTAL OVERHEAD EXPENSES</b>	<b>1.374</b>

**2011 PREMIUM RATES  
SUB-COMPONENTS OF OVERHEAD EXPENSES**

**RATE GROUP 113: NICKEL MINES**

**(CLASS B: MINING AND RELATED INDUSTRIES)**

<b>Overhead Expenses Component</b>	<b>Overhead Expenses Sub-Component</b>	<b>Premium Rate Component</b>
<b>B.1</b>	<b>WSIB Administrative</b>	<b>0.410</b>
<b>B.2</b>	<b>Legislative Obligations</b>	
	WSIAT	0.021
	Office of Worker Advisor	0.010
	Office of Employer Advisor	0.003
	OHSA	0.101
	Mine Rescue	0.299
	Construction Certification Training	0.000
	Program Administration	0.001
	Institute of Work & Health	0.004
	<b>Sub-Total</b>	<b>0.439</b>
<b>B.3</b>	<b>Prevention</b>	
	Workplace Safety North	<b>0.164</b>
<b>B.4</b>	<b>TOTAL OVERHEAD EXPENSES</b>	<b>1.013</b>

**2011 PREMIUM RATES**  
**SUB-COMPONENTS OF OVERHEAD EXPENSES**

**RATE GROUP 119: OTHER MINES**

**(CLASS B: MINING AND RELATED INDUSTRIES)**

<b>Overhead Expenses Component</b>	<b>Overhead Expenses Sub-Component</b>	<b>Premium Rate Component</b>
<b>B.1</b>	<b>WSIB Administrative</b>	<b>0.493</b>
<b>B.2</b>	<b>Legislative Obligations</b>	
	WSIAT	0.025
	Office of Worker Advisor	0.012
	Office of Employer Advisor	0.004
	OHSA	0.121
	Mine Rescue	0.340
	Construction Certification Training	0.000
	Program Administration	0.001
	Institute of Work & Health	0.005
	<b>Sub-Total</b>	<b>0.509</b>
<b>B.3</b>	<b>Prevention</b>	
	Workplace Safety North	<b>0.194</b>
<b>B.4</b>	<b>TOTAL OVERHEAD EXPENSES</b>	<b>1.196</b>

**2011 PREMIUM RATES  
SUB-COMPONENTS OF OVERHEAD EXPENSES**

**RATE GROUP 134: AGGREGATES**

**(CLASS B: MINING AND RELATED INDUSTRIES)**

<b>Overhead Expenses Component</b>	<b>Overhead Expenses Sub-Component</b>	<b>Premium Rate Component</b>
<b>B.1</b>	WSIB Administrative	<b>0.509</b>
<b>B.2</b>	Legislative Obligations	
	WSIAT	0.026
	Office of Worker Advisor	0.013
	Office of Employer Advisor	0.004
	OHSA	0.125
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.001
	Institute of Work & Health	0.005
	<b>Sub-Total</b>	<b>0.174</b>
<b>B.3</b>	Prevention	
	Infrastructure Health and Safety Association	<b>0.118</b>
<b>B.4</b>	<b>TOTAL OVERHEAD EXPENSES</b>	<b>0.801</b>

**2011 PREMIUM RATES  
SUB-COMPONENTS OF OVERHEAD EXPENSES**

**CLASS B: MINING AND RELATED INDUSTRIES**

<b>Overhead Expenses Component</b>	<b>Overhead Expenses Sub-Component</b>	<b>Premium Rate Component</b>
<b>B.1</b>	<b>WSIB Administrative</b>	<b>0.492</b>
<b>B.2</b>	<b>Legislative Obligations</b>	
	WSIAT	0.025
	Office of Worker Advisor	0.012
	Office of Employer Advisor	0.004
	OHSA	0.121
	Mine Rescue	0.272
	Construction Certification Training	0.000
	Program Administration	0.001
	Institute of Work & Health	0.005
	<b>Sub-Total</b>	<b>0.440</b>
<b>B.3</b>	<b>Prevention</b>	<b>0.177</b>
<b>B.4</b>	<b>TOTAL OVERHEAD EXPENSES</b>	<b>1.109</b>

## 2011 PREMIUM RATE COMPONENTS

### RATE GROUP 110: GOLD MINES

#### (CLASS B: MINING AND RELATED INDUSTRIES)

Component	2011 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2011 Premium Rate	2010 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2010 Premium Rate		
<b>A. NEW CLAIMS COST</b>						
1. New Claims Cost	3.119	3.119	40%	3.482	3.482	45%
<b>B. OVERHEAD EXPENSES</b>						
1. WSIB Administrative	0.575			0.578		
2. Legislative Obligations	0.577			0.491		
3. Prevention	0.222			0.203		
4. TOTAL OVERHEAD EXPENSES	<u>1.374</u>	1.374	18%	<u>1.272</u>	1.272	16%
<b>C. PAST CLAIMS COST</b>						
1. Unfunded Liability	2.229			1.891		
2. (Gain)/Loss	1.058			1.142		
3. Bad Debts	0.012			N/A		
4. TOTAL PAST CLAIMS COST	<u>3.299</u>	3.299	42%	<u>3.033</u>	3.033	39%
<b>D. TOTAL PREMIUM RATE (A+B+C)</b>	<u><u>7.79</u></u>	<u>100%</u>		<u><u>7.79</u></u>	<u>100%</u>	

## 2011 PREMIUM RATE COMPONENTS

### RATE GROUP 113: NICKEL MINES

#### (CLASS B: MINING AND RELATED INDUSTRIES)

Component	2011 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2011 Premium Rate	2010 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2010 Premium Rate		
<b>A. NEW CLAIMS COST</b>						
1. New Claims Cost	1.925	1.925	39%	2.158	2.158	43%
<b>B. OVERHEAD EXPENSES</b>						
1. WSIB Administrative	0.410			0.413		
2. Legislative Obligations	0.439			0.371		
3. Prevention	0.164			0.159		
4. TOTAL OVERHEAD EXPENSES	<u>1.013</u>	1.013	20%	<u>0.943</u>	0.943	19%
<b>C. PAST CLAIMS COST</b>						
1. Unfunded Liability	1.376			1.172		
2. (Gain)/Loss	0.653			0.707		
3. Bad Debts	0.008			N/A		
4. TOTAL PAST CLAIMS COST	<u>2.037</u>	2.037	41%	<u>1.879</u>	1.879	38%
<b>D. TOTAL PREMIUM RATE (A+B+C)</b>	<u><u>4.98</u></u>	<u>100%</u>		<u><u>4.98</u></u>	<u>100%</u>	



## 2011 PREMIUM RATE COMPONENTS

### RATE GROUP 119: OTHER MINES

#### (CLASS B: MINING AND RELATED INDUSTRIES)

Component	2011 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2011 Premium Rate	2010 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2010 Premium Rate		
<b>A. NEW CLAIMS COST</b>						
1. New Claims Cost	2.527	2.527	39%	2.830	2.830	44%
<b>B. OVERHEAD EXPENSES</b>						
1. WSIB Administrative	0.493			0.496		
2. Legislative Obligations	0.509			0.432		
3. Prevention	0.194			0.181		
4. TOTAL OVERHEAD EXPENSES	<u>1.196</u>	1.196	19%	<u>1.109</u>	1.109	17%
<b>C. PAST CLAIMS COST</b>						
1. Unfunded Liability	1.805			1.537		
2. (Gain)/Loss	0.857			0.928		
3. Bad Debts	0.010			N/A		
4. TOTAL PAST CLAIMS COST	<u>2.672</u>	2.672	42%	<u>2.465</u>	2.465	39%
<b>D. TOTAL PREMIUM RATE (A+B+C)</b>	<u><u>6.40</u></u>	<u><u>100%</u></u>		<u><u>6.40</u></u>	<u><u>100%</u></u>	

## 2011 PREMIUM RATE COMPONENTS

### RATE GROUP 134: AGGREGATES

#### (CLASS B: MINING AND RELATED INDUSTRIES)

Component	2011 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2011 Premium Rate	2010 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2010 Premium Rate
<b>A. NEW CLAIMS COST</b>						
1. New Claims Cost	2.643	2.643	42%	2.748	2.748	46%
<b>B. OVERHEAD EXPENSES</b>						
1. WSIB Administrative	0.509			0.486		
2. Legislative Obligations	0.174			0.170		
3. Prevention	0.118			0.179		
4. TOTAL OVERHEAD EXPENSES	<u>0.801</u>	0.801	13%	<u>0.835</u>	0.835	14%
<b>C. PAST CLAIMS COST</b>						
1. Unfunded Liability	1.888			1.492		
2. (Gain)/Loss	0.897			0.901		
3. Bad Debts	0.009			N/A		
4. TOTAL PAST CLAIMS COST	<u>2.794</u>	2.794	45%	<u>2.393</u>	2.393	40%
<b>D. TOTAL PREMIUM RATE (A+B+C)</b>		<u><u>6.24</u></u>	<u>100%</u>		<u><u>5.98</u></u>	<u>100%</u>

## 2011 PREMIUM RATE COMPONENTS

### CLASS B: MINING AND RELATED INDUSTRIES

Component	2011 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2011 Premium Rate	2010 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2010 Premium Rate
<b>A. NEW CLAIMS COST</b>						
1. New Claims Cost	2.518	2.518	40%	2.689	2.689	44%
<b>B. OVERHEAD EXPENSES</b>						
1. WSIB Administrative	0.492			0.479		
2. Legislative Obligations	0.440			0.375		
3. Prevention	0.177			0.177		
4. TOTAL OVERHEAD EXPENSES	<u>1.109</u>	1.109	18%	<u>1.031</u>	1.031	17%
<b>C. PAST CLAIMS COST</b>						
1. Unfunded Liability	1.799			1.460		
2. (Gain)/Loss	0.854			0.881		
3. Bad Debts	0.009			N/A		
4. TOTAL PAST CLAIMS COST	<u>2.662</u>	2.662	42%	<u>2.341</u>	2.341	39%
<b>D. TOTAL PREMIUM RATE (A+B+C)</b>						
		<u><u>6.29</u></u>	<u>100%</u>		<u><u>6.06</u></u>	<u>100%</u>

## 2011 PREMIUM RATES

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

<b>Rate Group</b>	<b><u>Description</u></b>	<b>New Claims <u>Cost</u> (\$)</b>	<b><u>Overhead</u> (\$)</b>	<b>Past Claims <u>Cost</u> (\$)</b>	<b>2011 Premium <u>Rate</u> (\$)</b>
110	GOLD MINES	3.119	1.374	3.299	7.79
113	NICKEL MINES	1.925	1.013	2.037	4.98
119	OTHER MINES	2.527	1.196	2.672	6.40
134	AGGREGATES	2.643	0.801	2.794	6.24
<b>CLASS B</b>	<b>MINING AND RELATED INDUSTRIES</b>	<b>2.518</b>	<b>1.109</b>	<b>2.662</b>	<b>6.29</b>



**wsib** 2011  
Premium  
Rates **MANUAL**

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**SECTION 6C**

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*Class C – Other Primary Industries*

**wsib**  
**cspaat**  
ONTARIO

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

## 2011 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
2004	\$133,443,019	\$66,800	\$29,098	4,586	397	8.66%
2005	\$135,410,320	\$67,700	\$28,388	4,770	369	7.74%
2006	\$139,568,861	\$69,400	\$27,880	5,006	293	5.85%
2007	\$141,184,917	\$71,800	\$29,861	4,728	272	5.75%
2008	\$141,538,326	\$73,300	\$30,458	4,647	288	6.20%
2009	\$148,218,300	\$74,600	\$33,300	4,451	264	5.93%
2010	\$151,854,709	\$77,600	\$33,836	4,488	245	5.46%
2011	\$155,047,278	\$79,600	\$34,310	4,519	228	5.05%

## 2011 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
2004	\$278,995,089	\$66,800	\$25,975	10,741	647	6.02%
2005	\$292,983,560	\$67,700	\$26,796	10,934	666	6.09%
2006	\$319,956,566	\$69,400	\$27,880	11,476	613	5.34%
2007	\$336,329,917	\$71,800	\$30,118	11,167	569	5.10%
2008	\$350,987,565	\$73,300	\$28,895	12,147	576	4.74%
2009	\$389,707,375	\$74,600	\$29,137	13,375	560	4.19%
2010	\$399,268,511	\$77,600	\$29,604	13,487	532	3.94%
2011	\$407,662,668	\$79,600	\$30,017	13,581	504	3.71%

## 2011 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
2004	\$112,138,960	\$66,800	\$26,460	4,238	442	10.43%
2005	\$113,581,248	\$67,700	\$27,893	4,072	439	10.78%
2006	\$102,293,019	\$69,400	\$29,003	3,527	335	9.50%
2007	\$94,822,871	\$71,800	\$29,123	3,256	314	9.64%
2008	\$95,517,916	\$73,300	\$29,354	3,254	305	9.37%
2009	\$92,728,251	\$74,600	\$28,611	3,241	266	8.21%
2010	\$95,003,259	\$77,600	\$29,071	3,268	258	7.89%
2011	\$97,000,592	\$79,600	\$29,475	3,291	250	7.60%



## 2011 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
2004	\$248,902,649	\$66,800	\$26,943	9,238	774	8.38%
2005	\$247,997,793	\$67,700	\$26,854	9,235	727	7.87%
2006	\$247,655,918	\$69,400	\$28,216	8,777	639	7.28%
2007	\$247,130,279	\$71,800	\$29,174	8,471	537	6.34%
2008	\$241,965,792	\$73,300	\$28,188	8,584	517	6.02%
2009	\$242,498,938	\$74,600	\$29,678	8,171	447	5.47%
2010	\$248,448,441	\$77,600	\$30,155	8,239	416	5.05%
2011	\$253,671,781	\$79,600	\$30,578	8,296	385	4.64%

**2011 PREMIUM RATES**  
**6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

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

**(CLASS C: OTHER PRIMARY INDUSTRIES)**

<b>Year</b>	<b>Insurable Earnings</b>	<b>Maximum Insurable Earnings Ceiling</b>	<b>Average Insurable Earnings</b>	<b>Employment</b>	<b>Total Number of Injuries</b>	<b>Total Injury Rate</b>
2004	\$205,354,516	\$66,800	\$27,709	7,411	531	7.17%
2005	\$215,021,470	\$67,700	\$31,028	6,930	566	8.17%
2006	\$223,781,279	\$69,400	\$29,865	7,493	520	6.94%
2007	\$244,161,304	\$71,800	\$29,936	8,156	552	6.77%
2008	\$250,710,432	\$73,300	\$29,932	8,376	585	6.98%
2009	\$264,969,306	\$74,600	\$30,258	8,757	681	7.78%
2010	\$271,470,100	\$77,600	\$30,744	8,830	661	7.49%
2011	\$277,177,444	\$79,600	\$31,175	8,891	640	7.20%

## 2011 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
2004	\$339,695,868	\$66,800	\$31,762	10,695	1,117	10.44%
2005	\$368,356,891	\$67,700	\$31,430	11,720	1,110	9.47%
2006	\$414,371,093	\$69,400	\$34,119	12,145	1,076	8.86%
2007	\$441,453,085	\$71,800	\$34,757	12,701	1,111	8.75%
2008	\$471,544,150	\$73,300	\$34,994	13,475	1,121	8.32%
2009	\$508,955,850	\$74,600	\$36,150	14,079	1,041	7.39%
2010	\$521,442,645	\$77,600	\$36,729	14,197	1,010	7.11%
2011	\$532,405,371	\$79,600	\$37,242	14,296	979	6.85%

## 2011 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
2004	\$1,318,530,101	\$66,800	\$28,108	46,909	3,908	8.33%
2005	\$1,373,351,282	\$67,700	\$28,815	47,661	3,877	8.13%
2006	\$1,447,626,736	\$69,400	\$29,895	48,424	3,476	7.18%
2007	\$1,505,082,373	\$71,800	\$31,046	48,479	3,355	6.92%
2008	\$1,552,264,181	\$73,300	\$30,748	50,483	3,392	6.72%
2009	\$1,647,078,020	\$74,600	\$31,630	52,074	3,259	6.26%
2010	\$1,687,487,665	\$77,600	\$32,137	52,509	3,122	5.95%
2011	\$1,722,965,134	\$79,600	\$32,586	52,874	2,986	5.65%

## 2011 PREMIUM RATES

### NEW CLAIMS COST BY RATE GROUP

<b>Rate Group</b>	<b>Description</b>	<b>2011 New Claims Cost</b>		<b>2011 Premium</b>
		<b>Cost Index *</b> (%)	<b>Cost per Claim</b> (\$)	<b>Rate</b> (\$)
159	LIVESTOCK FARMS	179%	21,095	6.78
167	FIELD CROP, FRUIT AND VEGETABLE FARMS	81%	9,568	2.72
174	TOBACCO AND MUSHROOM FARMS	74%	8,685	4.93
181	FISHING AND MISCELLANEOUS FARMING	87%	10,284	3.51
184	POULTRY FARMS AND AGRICULTURAL SERVICES	51%	6,005	3.13
190	LANDSCAPING AND RELATED SERVICES	99%	11,624	4.72
<b>CLASS C</b>	<b>OTHER PRIMARY INDUSTRIES</b>		<b>10,377</b>	<b>4.01</b>

\* The Cost Index compares the average cost of a claim for a Rate Group to that of the Class.  
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**2011 PREMIUM RATES  
 SUB-COMPONENTS OF OVERHEAD EXPENSES**

**RATE GROUP 159: LIVESTOCK FARMS**

**(CLASS C: OTHER PRIMARY INDUSTRIES)**

<b>Overhead Expenses Component</b>	<b>Overhead Expenses Sub-Component</b>	<b>Premium Rate Component</b>
<b>B.1</b>	WSIB Administrative	<b>0.597</b>
<b>B.2</b>	Legislative Obligations	
	WSIAT	0.031
	Office of Worker Advisor	0.015
	Office of Employer Advisor	0.005
	OHSA	0.147
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.001
	Institute of Work & Health	0.006
	<b>Sub-Total</b>	<b>0.205</b>
<b>B.3</b>	Prevention	
	Workplace Safety and Prevention Services	<b>0.091</b>
<b>B.4</b>	<b>TOTAL OVERHEAD EXPENSES</b>	<b>0.893</b>

**2011 PREMIUM RATES**  
**SUB-COMPONENTS OF OVERHEAD EXPENSES**

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

**(CLASS C: OTHER PRIMARY INDUSTRIES)**

<b>Overhead Expenses Component</b>	<b>Overhead Expenses Sub-Component</b>	<b>Premium Rate Component</b>
<b>B.1</b>	<b>WSIB Administrative</b>	<b>0.318</b>
<b>B.2</b>	<b>Legislative Obligations</b>	
	WSIAT	0.016
	Office of Worker Advisor	0.008
	Office of Employer Advisor	0.003
	OHSA	0.078
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	<b>Sub-Total</b>	<b>0.109</b>
<b>B.3</b>	<b>Prevention</b>	
	Workplace Safety and Prevention Services	<b>0.046</b>
<b>B.4</b>	<b>TOTAL OVERHEAD EXPENSES</b>	<b>0.473</b>

**2011 PREMIUM RATES  
SUB-COMPONENTS OF OVERHEAD EXPENSES**

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

**(CLASS C: OTHER PRIMARY INDUSTRIES)**

<b>Overhead Expenses Component</b>	<b>Overhead Expenses Sub-Component</b>	<b>Premium Rate Component</b>
<b>B.1</b>	WSIB Administrative	<b>0.470</b>
<b>B.2</b>	Legislative Obligations	
	WSIAT	0.024
	Office of Worker Advisor	0.012
	Office of Employer Advisor	0.004
	OHSA	0.115
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.001
	Institute of Work & Health	0.005
	<b>Sub-Total</b>	<b>0.161</b>
<b>B.3</b>	Prevention	
	Workplace Safety and Prevention Services	<b>0.070</b>
<b>B.4</b>	<b>TOTAL OVERHEAD EXPENSES</b>	<b>0.701</b>



**2011 PREMIUM RATES  
 SUB-COMPONENTS OF OVERHEAD EXPENSES**

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

**(CLASS C: OTHER PRIMARY INDUSTRIES)**

<b>Overhead Expenses Component</b>	<b>Overhead Expenses Sub-Component</b>	<b>Premium Rate Component</b>
<b>B.1</b>	WSIB Administrative	<b>0.372</b>
<b>B.2</b>	Legislative Obligations	
	WSIAT	0.019
	Office of Worker Advisor	0.009
	Office of Employer Advisor	0.003
	OHSA	0.091
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.001
	Institute of Work & Health	0.004
	<b>Sub-Total</b>	<b>0.127</b>
<b>B.3</b>	Prevention	
	Workplace Safety and Prevention Services	<b>0.054</b>
<b>B.4</b>	<b>TOTAL OVERHEAD EXPENSES</b>	<b>0.553</b>

**2011 PREMIUM RATES  
SUB-COMPONENTS OF OVERHEAD EXPENSES**

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

**(CLASS C: OTHER PRIMARY INDUSTRIES)**

<b>Overhead Expenses Component</b>	<b>Overhead Expenses Sub-Component</b>	<b>Premium Rate Component</b>
<b>B.1</b>	WSIB Administrative	<b>0.346</b>
<b>B.2</b>	Legislative Obligations	
	WSIAT	0.018
	Office of Worker Advisor	0.009
	Office of Employer Advisor	0.003
	OHSA	0.085
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	<b>Sub-Total</b>	<b>0.118</b>
<b>B.3</b>	Prevention	
	Workplace Safety and Prevention Services	<b>0.050</b>
<b>B.4</b>	<b>TOTAL OVERHEAD EXPENSES</b>	<b>0.514</b>

**2011 PREMIUM RATES  
 SUB-COMPONENTS OF OVERHEAD EXPENSES**

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

**(CLASS C: OTHER PRIMARY INDUSTRIES)**

<b>Overhead Expenses Component</b>	<b>Overhead Expenses Sub-Component</b>	<b>Premium Rate Component</b>
<b>B.1</b>	WSIB Administrative	<b>0.455</b>
<b>B.2</b>	Legislative Obligations	
	WSIAT	0.024
	Office of Worker Advisor	0.011
	Office of Employer Advisor	0.004
	OHSA	0.112
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.001
	Institute of Work & Health	0.005
	<b>Sub-Total</b>	<b>0.156</b>
<b>B.3</b>	Prevention	
	Workplace Safety and Prevention Services	<b>0.068</b>
<b>B.4</b>	<b>TOTAL OVERHEAD EXPENSES</b>	<b>0.679</b>

**2011 PREMIUM RATES  
SUB-COMPONENTS OF OVERHEAD EXPENSES**

**CLASS C: OTHER PRIMARY INDUSTRIES**

<b>Overhead Expenses Component</b>	<b>Overhead Expenses Sub-Component</b>	<b>Premium Rate Component</b>
<b>B.1</b>	<b>WSIB Administrative</b>	<b>0.407</b>
<b>B.2</b>	<b>Legislative Obligations</b>	
	WSIAT	0.021
	Office of Worker Advisor	0.010
	Office of Employer Advisor	0.003
	OHSA	0.100
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.001
	Institute of Work & Health	0.004
	<b>Sub-Total</b>	<b>0.139</b>
<b>B.3</b>	<b>Prevention</b>	<b>0.060</b>
<b>B.4</b>	<b>TOTAL OVERHEAD EXPENSES</b>	<b>0.606</b>

## 2011 PREMIUM RATE COMPONENTS

### RATE GROUP 159: LIVESTOCK FARMS

#### (CLASS C: OTHER PRIMARY INDUSTRIES)

Component	2011 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2011 Premium Rate		2010 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2010 Premium Rate	
<b>A. NEW CLAIMS COST</b>								
1. New Claims Cost	3.149	3.149	46%		3.582	3.582		53%
<b>B. OVERHEAD EXPENSES</b>								
1. WSIB Administrative	0.597				0.590			
2. Legislative Obligations	0.205				0.206			
3. Prevention	0.091				0.231			
4. TOTAL OVERHEAD EXPENSES	<u>0.893</u>	0.893	13%		<u>1.027</u>	1.027		15%
<b>C. PAST CLAIMS COST</b>								
1. Unfunded Liability	2.344				1.945			
2. (Gain)/Loss	0.251				0.225			
3. Bad Debts	0.144				N/A			
4. TOTAL PAST CLAIMS COST	<u>2.739</u>	2.739	40%		<u>2.170</u>	2.170		32%
<b>D. TOTAL PREMIUM RATE (A+B+C)</b>								
		<u><u>6.78</u></u>	<u>100%</u>		<u><u>6.78</u></u>			<u>100%</u>

## 2011 PREMIUM RATE COMPONENTS

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

#### (CLASS C: OTHER PRIMARY INDUSTRIES)

Component	2011 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2011 Premium Rate	2010 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2010 Premium Rate
<b>A. NEW CLAIMS COST</b>						
1. New Claims Cost	1.201	1.201	44%	1.349	1.349	50%
<b>B. OVERHEAD EXPENSES</b>						
1. WSIB Administrative	0.318			0.312		
2. Legislative Obligations	0.109			0.108		
3. Prevention	0.046			0.137		
4. TOTAL OVERHEAD EXPENSES	<u>0.473</u>	0.473	17%	<u>0.557</u>	0.557	20%
<b>C. PAST CLAIMS COST</b>						
1. Unfunded Liability	0.896			0.733		
2. (Gain)/Loss	0.096			0.085		
3. Bad Debts	0.058			N/A		
4. TOTAL PAST CLAIMS COST	<u>1.050</u>	1.050	39%	<u>0.818</u>	0.818	30%
<b>D. TOTAL PREMIUM RATE (A+B+C)</b>		<u><u>2.72</u></u>	<u>100%</u>		<u><u>2.72</u></u>	<u>100%</u>

## 2011 PREMIUM RATE COMPONENTS

### RATE GROUP 174: TOBACCO AND MUSHROOM FARMS

#### (CLASS C: OTHER PRIMARY INDUSTRIES)

Component	2011 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2011 Premium Rate	2010 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2010 Premium Rate
<b>A. NEW CLAIMS COST</b>						
1. New Claims Cost	2.272	2.272	46%	2.249	2.249	52%
<b>B. OVERHEAD EXPENSES</b>						
1. WSIB Administrative	0.470			0.424		
2. Legislative Obligations	0.161			0.148		
3. Prevention	0.070			0.175		
4. TOTAL OVERHEAD EXPENSES	<u>0.701</u>	0.701	14%	<u>0.747</u>	0.747	17%
<b>C. PAST CLAIMS COST</b>						
1. Unfunded Liability	1.683			1.221		
2. (Gain)/Loss	0.180			0.141		
3. Bad Debts	0.093			N/A		
4. TOTAL PAST CLAIMS COST	<u>1.956</u>	1.956	40%	<u>1.362</u>	1.362	31%
<b>D. TOTAL PREMIUM RATE (A+B+C)</b>						
		<u><u>4.93</u></u>	<u>100%</u>		<u><u>4.36</u></u>	<u>100%</u>

## 2011 PREMIUM RATE COMPONENTS

### RATE GROUP 181: FISHING AND MISCELLANEOUS FARMING

#### (CLASS C: OTHER PRIMARY INDUSTRIES)

Component	2011 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2011 Premium Rate	2010 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2010 Premium Rate		
<b>A. NEW CLAIMS COST</b>						
1. New Claims Cost	1.584	1.584	45%	1.577	1.577	50%
<b>B. OVERHEAD EXPENSES</b>						
1. WSIB Administrative	0.372			0.340		
2. Legislative Obligations	0.127			0.118		
3. Prevention	0.054			0.146		
4. TOTAL OVERHEAD EXPENSES	<u>0.553</u>	0.553	16%	<u>0.604</u>	0.604	19%
<b>C. PAST CLAIMS COST</b>						
1. Unfunded Liability	1.175			0.856		
2. (Gain)/Loss	0.126			0.099		
3. Bad Debts	0.067			N/A		
4. TOTAL PAST CLAIMS COST	<u>1.368</u>	1.368	39%	<u>0.955</u>	0.955	30%
<b>D. TOTAL PREMIUM RATE (A+B+C)</b>	<u><u>3.51</u></u>	<u>100%</u>		<u><u>3.14</u></u>	<u>100%</u>	



## 2011 PREMIUM RATE COMPONENTS

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

#### (CLASS C: OTHER PRIMARY INDUSTRIES)

Component	2011 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2011 Premium Rate	2010 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2010 Premium Rate
<b>A. NEW CLAIMS COST</b>						
1. New Claims Cost	1.407	1.407	45%	1.291	1.291	49%
<b>B. OVERHEAD EXPENSES</b>						
1. WSIB Administrative	0.346			0.304		
2. Legislative Obligations	0.118			0.106		
3. Prevention	0.050			0.134		
4. TOTAL OVERHEAD EXPENSES	<u>0.514</u>	0.514	16%	<u>0.544</u>	0.544	21%
<b>C. PAST CLAIMS COST</b>						
1. Unfunded Liability	1.041			0.701		
2. (Gain)/Loss	0.112			0.081		
3. Bad Debts	0.056			N/A		
4. TOTAL PAST CLAIMS COST	<u>1.209</u>	1.209	39%	<u>0.782</u>	0.782	30%
<b>D. TOTAL PREMIUM RATE (A+B+C)</b>		<u><u>3.13</u></u>	<u>100%</u>		<u><u>2.62</u></u>	<u>100%</u>

## 2011 PREMIUM RATE COMPONENTS

### RATE GROUP 190: LANDSCAPING AND RELATED SERVICES

#### (CLASS C: OTHER PRIMARY INDUSTRIES)

Component	2011 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2011 Premium Rate	2010 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2010 Premium Rate
<b>A. NEW CLAIMS COST</b>						
1. New Claims Cost	2.170	2.170	46%	2.224	2.224	52%
<b>B. OVERHEAD EXPENSES</b>						
1. WSIB Administrative	0.455			0.421		
2. Legislative Obligations	0.156			0.147		
3. Prevention	0.068			0.174		
4. TOTAL OVERHEAD EXPENSES	<u>0.679</u>	0.679	14%	<u>0.742</u>	0.742	17%
<b>C. PAST CLAIMS COST</b>						
1. Unfunded Liability	1.610			1.208		
2. (Gain)/Loss	0.172			0.140		
3. Bad Debts	0.092			N/A		
4. TOTAL PAST CLAIMS COST	<u>1.874</u>	1.874	40%	<u>1.348</u>	1.348	31%
<b>D. TOTAL PREMIUM RATE (A+B+C)</b>		<u><u>4.72</u></u>	<u>100%</u>		<u><u>4.31</u></u>	<u>100%</u>

## 2011 PREMIUM RATE COMPONENTS

### CLASS C: OTHER PRIMARY INDUSTRIES

Component	2011 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2011 Premium Rate	2010 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2010 Premium Rate
<b>A. NEW CLAIMS COST</b>						
1. New Claims Cost	1.825	1.825	46%	1.895	1.895	51%
<b>B. OVERHEAD EXPENSES</b>						
1. WSIB Administrative	0.407			0.380		
2. Legislative Obligations	0.139			0.132		
3. Prevention	0.060			0.160		
4. TOTAL OVERHEAD EXPENSES	<u>0.606</u>	0.606	15%	<u>0.672</u>	0.672	18%
<b>C. PAST CLAIMS COST</b>						
1. Unfunded Liability	1.355			1.029		
2. (Gain)/Loss	0.145			0.119		
3. Bad Debts	0.079			N/A		
4. TOTAL PAST CLAIMS COST	<u>1.579</u>	1.579	39%	<u>1.148</u>	1.148	31%
<b>D. TOTAL PREMIUM RATE (A+B+C)</b>		<u><u>4.01</u></u>	<u>100%</u>		<u><u>3.72</u></u>	<u>100%</u>

## 2011 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>2011 Premium Rate</u> (\$)
159	LIVESTOCK FARMS	3.149	0.893	2.739	6.78
167	FIELD CROP, FRUIT AND VEGETABLE FARMS	1.201	0.473	1.050	2.72
174	TOBACCO AND MUSHROOM FARMS	2.272	0.701	1.956	4.93
181	FISHING AND MISCELLANEOUS FARMING	1.584	0.553	1.368	3.51
184	POULTRY FARMS AND AGRICULTURAL SERVICES	1.407	0.514	1.209	3.13
190	LANDSCAPING AND RELATED SERVICES	2.170	0.679	1.874	4.72
<b>CLASS C</b>	<b>OTHER PRIMARY INDUSTRIES</b>	<b>1.825</b>	<b>0.606</b>	<b>1.579</b>	<b>4.01</b>



**wsib** 2011  
Premium  
Rates **MANUAL**

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**SECTION 6D**

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*Class D – Manufacturing*

## 2011 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
2004	\$495,193,888	\$66,800	\$29,880	16,573	2,411	14.55%
2005	\$535,721,772	\$67,700	\$31,069	17,243	2,401	13.92%
2006	\$539,290,179	\$69,400	\$30,265	17,819	2,256	12.66%
2007	\$523,415,572	\$71,800	\$30,674	17,064	2,194	12.86%
2008	\$519,060,762	\$73,300	\$28,611	18,142	1,829	10.08%
2009	\$513,285,684	\$74,600	\$30,252	16,967	1,602	9.44%
2010	\$511,729,548	\$77,600	\$30,685	16,677	1,458	8.74%
2011	\$511,515,783	\$79,600	\$30,582	16,726	1,350	8.07%

## 2011 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
2004	\$328,875,105	\$66,800	\$30,794	10,680	1,303	12.20%
2005	\$337,036,251	\$67,700	\$30,290	11,127	1,190	10.69%
2006	\$362,502,516	\$69,400	\$30,637	11,832	1,166	9.85%
2007	\$393,638,015	\$71,800	\$32,907	11,962	1,284	10.73%
2008	\$428,868,421	\$73,300	\$34,729	12,349	1,214	9.83%
2009	\$430,623,935	\$74,600	\$33,985	12,671	1,057	8.34%
2010	\$429,318,406	\$77,600	\$34,472	12,454	1,004	8.06%
2011	\$429,139,067	\$79,600	\$34,356	12,491	971	7.77%

## 2011 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
2004	\$359,183,538	\$66,800	\$30,047	11,954	885	7.40%
2005	\$374,084,067	\$67,700	\$32,069	11,665	897	7.69%
2006	\$377,787,249	\$69,400	\$32,641	11,574	775	6.70%
2007	\$391,986,569	\$71,800	\$34,110	11,492	806	7.01%
2008	\$387,284,565	\$73,300	\$35,547	10,895	669	6.14%
2009	\$354,990,337	\$74,600	\$36,413	9,749	608	6.24%
2010	\$353,914,108	\$77,600	\$36,935	9,582	577	6.02%
2011	\$353,766,268	\$79,600	\$36,812	9,610	558	5.81%



## 2011 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
2004	\$356,397,817	\$66,800	\$35,618	10,006	631	6.31%
2005	\$357,936,085	\$67,700	\$36,006	9,941	731	7.35%
2006	\$371,783,733	\$69,400	\$35,047	10,608	691	6.51%
2007	\$386,093,808	\$71,800	\$35,578	10,852	715	6.59%
2008	\$409,800,258	\$73,300	\$39,438	10,391	597	5.75%
2009	\$430,636,544	\$74,600	\$40,352	10,672	558	5.23%
2010	\$429,330,977	\$77,600	\$40,928	10,490	541	5.16%
2011	\$429,151,633	\$79,600	\$40,790	10,521	534	5.08%

## 2011 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
2004	\$431,425,407	\$66,800	\$27,422	15,733	994	6.32%
2005	\$428,741,804	\$67,700	\$28,114	15,250	941	6.17%
2006	\$441,482,959	\$69,400	\$27,538	16,032	977	6.09%
2007	\$454,950,276	\$71,800	\$30,819	14,762	915	6.20%
2008	\$442,262,455	\$73,300	\$28,265	15,647	790	5.05%
2009	\$458,339,949	\$74,600	\$29,229	15,681	753	4.80%
2010	\$456,950,393	\$77,600	\$29,647	15,413	715	4.64%
2011	\$456,759,511	\$79,600	\$29,548	15,458	692	4.48%

## 2011 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
2004	\$301,447,109	\$66,800	\$35,179	8,569	502	5.86%
2005	\$310,675,109	\$67,700	\$35,908	8,652	544	6.29%
2006	\$310,081,558	\$69,400	\$36,635	8,464	469	5.54%
2007	\$296,627,130	\$71,800	\$39,971	7,421	377	5.08%
2008	\$290,723,680	\$73,300	\$37,904	7,670	292	3.81%
2009	\$279,556,337	\$74,600	\$37,309	7,493	275	3.67%
2010	\$278,708,802	\$77,600	\$37,842	7,365	250	3.39%
2011	\$278,592,377	\$79,600	\$37,714	7,387	232	3.14%

## 2011 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
2004	\$760,519,369	\$66,800	\$30,736	24,744	1,843	7.45%
2005	\$787,330,652	\$67,700	\$32,648	24,116	1,692	7.02%
2006	\$823,140,140	\$69,400	\$34,223	24,052	1,596	6.64%
2007	\$843,916,121	\$71,800	\$33,789	24,976	1,547	6.19%
2008	\$850,549,791	\$73,300	\$34,237	24,843	1,406	5.66%
2009	\$844,844,910	\$74,600	\$35,034	24,115	1,207	5.01%
2010	\$842,283,582	\$77,600	\$35,535	23,703	1,122	4.73%
2011	\$841,931,735	\$79,600	\$35,415	23,773	1,062	4.47%

## 2011 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
2004	\$606,503,757	\$66,800	\$41,678	14,552	914	6.28%
2005	\$599,458,639	\$67,700	\$42,044	14,258	777	5.45%
2006	\$594,008,910	\$69,400	\$41,902	14,176	750	5.29%
2007	\$566,087,449	\$71,800	\$42,714	13,253	694	5.24%
2008	\$562,926,250	\$73,300	\$42,485	13,250	610	4.60%
2009	\$564,446,176	\$74,600	\$43,127	13,088	563	4.30%
2010	\$562,734,936	\$77,600	\$43,745	12,864	524	4.07%
2011	\$562,499,865	\$79,600	\$43,598	12,902	496	3.84%

## 2011 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
2004	\$319,751,607	\$66,800	\$42,117	7,592	435	5.73%
2005	\$333,486,722	\$67,700	\$41,525	8,031	429	5.34%
2006	\$316,459,800	\$69,400	\$44,242	7,153	424	5.93%
2007	\$329,644,927	\$71,800	\$46,221	7,132	399	5.59%
2008	\$345,769,764	\$73,300	\$48,652	7,107	396	5.57%
2009	\$347,937,980	\$74,600	\$45,890	7,582	341	4.50%
2010	\$346,883,131	\$77,600	\$46,549	7,452	338	4.54%
2011	\$346,738,228	\$79,600	\$46,393	7,474	340	4.55%

## 2011 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
2004	\$299,857,683	\$66,800	\$42,443	7,065	658	9.31%
2005	\$293,742,431	\$67,700	\$42,071	6,982	700	10.03%
2006	\$301,557,717	\$69,400	\$44,570	6,766	694	10.26%
2007	\$309,572,801	\$71,800	\$41,755	7,414	605	8.16%
2008	\$316,354,255	\$73,300	\$49,469	6,395	602	9.41%
2009	\$304,159,144	\$74,600	\$48,218	6,308	503	7.97%
2010	\$303,237,020	\$77,600	\$48,909	6,200	498	8.03%
2011	\$303,110,349	\$79,600	\$48,747	6,218	502	8.07%

## 2011 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
2004	\$475,287,817	\$66,800	\$37,445	12,693	1,640	12.92%
2005	\$478,000,525	\$67,700	\$39,481	12,107	1,553	12.83%
2006	\$433,597,523	\$69,400	\$40,425	10,726	1,313	12.24%
2007	\$396,445,346	\$71,800	\$39,404	10,061	1,059	10.53%
2008	\$358,876,700	\$73,300	\$39,437	9,100	910	10.00%
2009	\$265,332,760	\$74,600	\$38,780	6,842	641	9.37%
2010	\$280,601,472	\$77,600	\$40,690	6,896	598	8.67%
2011	\$282,969,729	\$79,600	\$40,709	6,951	557	8.01%



## 2011 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
2004	\$310,499,201	\$66,800	\$31,481	9,863	615	6.24%
2005	\$291,434,413	\$67,700	\$31,903	9,135	608	6.66%
2006	\$270,727,314	\$69,400	\$33,149	8,167	499	6.11%
2007	\$249,357,260	\$71,800	\$33,019	7,552	407	5.39%
2008	\$224,595,503	\$73,300	\$33,973	6,611	336	5.08%
2009	\$189,456,080	\$74,600	\$36,080	5,251	248	4.72%
2010	\$191,334,031	\$77,600	\$36,845	5,193	232	4.47%
2011	\$193,011,022	\$79,600	\$37,507	5,146	217	4.22%

## 2011 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
2004	\$211,772,521	\$66,800	\$36,306	5,833	528	9.05%
2005	\$216,677,108	\$67,700	\$34,263	6,324	466	7.37%
2006	\$223,249,544	\$69,400	\$36,265	6,156	443	7.20%
2007	\$218,783,545	\$71,800	\$41,929	5,218	339	6.50%
2008	\$205,903,498	\$73,300	\$38,422	5,359	353	6.59%
2009	\$184,347,310	\$74,600	\$39,602	4,655	267	5.74%
2010	\$186,174,622	\$77,600	\$40,446	4,603	244	5.30%
2011	\$187,806,392	\$79,600	\$41,177	4,561	224	4.91%

## 2011 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
2004	\$1,137,757,536	\$66,800	\$28,996	39,238	3,255	8.30%
2005	\$1,130,960,570	\$67,700	\$30,063	37,620	3,068	8.16%
2006	\$1,121,366,775	\$69,400	\$30,332	36,970	2,803	7.58%
2007	\$1,085,816,201	\$71,800	\$31,529	34,439	2,512	7.29%
2008	\$1,031,067,576	\$73,300	\$31,656	32,571	2,145	6.59%
2009	\$898,217,552	\$74,600	\$33,136	27,107	1,619	5.97%
2010	\$907,120,982	\$77,600	\$33,840	26,806	1,547	5.77%
2011	\$915,071,652	\$79,600	\$34,449	26,563	1,478	5.56%

## 2011 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
2004	\$315,784,026	\$66,800	\$26,488	11,922	942	7.90%
2005	\$378,142,531	\$67,700	\$27,041	13,984	822	5.88%
2006	\$352,449,494	\$69,400	\$28,216	12,491	762	6.10%
2007	\$337,101,739	\$71,800	\$27,353	12,324	640	5.19%
2008	\$314,746,388	\$73,300	\$26,906	11,698	519	4.44%
2009	\$277,738,510	\$74,600	\$26,978	10,295	367	3.56%
2010	\$293,721,118	\$77,600	\$28,308	10,376	342	3.30%
2011	\$296,200,103	\$79,600	\$28,323	10,458	319	3.05%

## 2011 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
2004	\$665,319,109	\$66,800	\$24,998	26,615	642	2.41%
2005	\$494,217,656	\$67,700	\$26,946	18,341	575	3.14%
2006	\$456,466,887	\$69,400	\$26,649	17,129	487	2.84%
2007	\$419,743,285	\$71,800	\$29,943	14,018	433	3.09%
2008	\$369,072,549	\$73,300	\$30,687	12,027	302	2.51%
2009	\$315,137,152	\$74,600	\$34,768	9,064	273	3.01%
2010	\$325,101,733	\$77,600	\$35,585	9,136	277	3.03%
2011	\$336,084,676	\$79,600	\$36,495	9,209	281	3.05%

## **2011 PREMIUM RATES**

### **6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

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

##### **(CLASS D: MANUFACTURING)**

<b>Year</b>	<b>Insurable Earnings</b>	<b>Maximum Insurable Earnings Ceiling</b>	<b>Average Insurable Earnings</b>	<b>Employment</b>	<b>Total Number of Injuries</b>	<b>Total Injury Rate</b>
2004	\$320,485,215	\$66,800	\$29,297	10,939	1,748	15.98%
2005	\$317,676,608	\$67,700	\$30,658	10,362	1,576	15.21%
2006	\$315,808,349	\$69,400	\$32,608	9,685	1,333	13.76%
2007	\$310,998,321	\$71,800	\$33,312	9,336	1,084	11.61%
2008	\$303,031,411	\$73,300	\$34,037	8,903	1,079	12.12%
2009	\$242,873,292	\$74,600	\$32,772	7,411	771	10.40%
2010	\$256,849,563	\$77,600	\$34,384	7,470	719	9.63%
2011	\$259,017,355	\$79,600	\$34,403	7,529	670	8.90%

## 2011 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
2004	\$336,399,426	\$66,800	\$32,408	10,380	1,179	11.36%
2005	\$340,115,819	\$67,700	\$34,407	9,885	1,081	10.94%
2006	\$362,617,661	\$69,400	\$33,585	10,797	937	8.68%
2007	\$357,922,375	\$71,800	\$34,052	10,511	802	7.63%
2008	\$338,606,136	\$73,300	\$32,868	10,302	586	5.69%
2009	\$289,645,510	\$74,600	\$33,845	8,558	483	5.64%
2010	\$306,313,312	\$77,600	\$35,510	8,626	451	5.23%
2011	\$308,898,575	\$79,600	\$35,526	8,695	420	4.83%

## 2011 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
2004	\$69,026,919	\$66,800	\$26,356	2,619	368	14.05%
2005	\$70,930,075	\$67,700	\$27,589	2,571	369	14.35%
2006	\$70,907,442	\$69,400	\$28,766	2,465	364	14.77%
2007	\$70,505,807	\$71,800	\$28,056	2,513	315	12.53%
2008	\$69,440,578	\$73,300	\$30,113	2,306	286	12.40%
2009	\$60,228,789	\$74,600	\$29,831	2,019	238	11.79%
2010	\$62,476,835	\$77,600	\$30,701	2,035	232	11.40%
2011	\$64,232,265	\$79,600	\$31,318	2,051	225	10.97%



## 2011 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
2004	\$143,844,692	\$66,800	\$32,744	4,393	301	6.85%
2005	\$138,252,125	\$67,700	\$32,249	4,287	256	5.97%
2006	\$110,276,228	\$69,400	\$30,976	3,560	150	4.21%
2007	\$103,055,849	\$71,800	\$32,967	3,126	143	4.57%
2008	\$91,129,512	\$73,300	\$32,804	2,778	99	3.56%
2009	\$84,267,791	\$74,600	\$33,613	2,507	72	2.87%
2010	\$87,413,096	\$77,600	\$34,592	2,527	67	2.65%
2011	\$89,869,167	\$79,600	\$35,284	2,547	63	2.47%

## 2011 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
2004	\$418,385,369	\$66,800	\$33,420	12,519	940	7.51%
2005	\$417,070,537	\$67,700	\$34,122	12,223	902	7.38%
2006	\$409,823,309	\$69,400	\$34,238	11,970	754	6.30%
2007	\$402,656,005	\$71,800	\$36,272	11,101	764	6.88%
2008	\$392,025,248	\$73,300	\$36,734	10,672	593	5.56%
2009	\$334,831,748	\$74,600	\$37,187	9,004	383	4.25%
2010	\$354,099,817	\$77,600	\$39,019	9,075	365	4.02%
2011	\$357,088,394	\$79,600	\$39,039	9,147	347	3.79%

## 2011 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
2004	\$460,549,274	\$66,800	\$31,302	14,713	1,545	10.50%
2005	\$457,141,533	\$67,700	\$32,862	13,911	1,494	10.74%
2006	\$455,857,064	\$69,400	\$34,167	13,342	1,299	9.74%
2007	\$451,995,666	\$71,800	\$35,041	12,899	1,106	8.57%
2008	\$437,073,600	\$73,300	\$35,520	12,305	935	7.60%
2009	\$361,703,232	\$74,600	\$38,058	9,504	740	7.79%
2010	\$382,517,634	\$77,600	\$39,933	9,579	690	7.20%
2011	\$385,746,056	\$79,600	\$39,953	9,655	643	6.66%

**2011 PREMIUM RATES**  
**6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

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

**(CLASS D: MANUFACTURING)**

<b>Year</b>	<b>Insurable Earnings</b>	<b>Maximum Insurable Earnings Ceiling</b>	<b>Average Insurable Earnings</b>	<b>Employment</b>	<b>Total Number of Injuries</b>	<b>Total Injury Rate</b>
2004	\$160,968,805	\$66,800	\$31,366	5,132	459	8.94%
2005	\$158,383,833	\$67,700	\$32,656	4,850	405	8.35%
2006	\$148,576,208	\$69,400	\$32,726	4,540	361	7.95%
2007	\$146,022,222	\$71,800	\$35,755	4,084	324	7.93%
2008	\$136,593,640	\$73,300	\$32,930	4,148	264	6.36%
2009	\$109,502,532	\$74,600	\$32,943	3,324	181	5.45%
2010	\$115,803,913	\$77,600	\$34,568	3,350	169	5.04%
2011	\$116,781,289	\$79,600	\$34,581	3,377	157	4.65%

## 2011 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
2004	\$1,353,586,136	\$66,800	\$34,842	38,849	1,763	4.54%
2005	\$1,350,295,862	\$67,700	\$34,838	38,759	1,513	3.90%
2006	\$1,333,797,275	\$69,400	\$36,096	36,951	1,532	4.15%
2007	\$1,357,725,861	\$71,800	\$37,081	36,615	1,312	3.58%
2008	\$1,339,579,386	\$73,300	\$37,007	36,198	1,204	3.33%
2009	\$1,235,058,982	\$74,600	\$36,577	33,766	953	2.82%
2010	\$1,274,111,327	\$77,600	\$37,438	34,033	889	2.61%
2011	\$1,317,154,753	\$79,600	\$38,397	34,304	828	2.41%

## 2011 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
2004	\$1,160,851,173	\$66,800	\$35,182	32,996	582	1.76%
2005	\$1,193,987,338	\$67,700	\$33,241	35,919	602	1.68%
2006	\$1,285,427,015	\$69,400	\$31,337	41,019	517	1.26%
2007	\$1,319,224,691	\$71,800	\$33,059	39,905	474	1.19%
2008	\$1,344,927,654	\$73,300	\$35,859	37,506	489	1.30%
2009	\$1,302,270,837	\$74,600	\$36,629	35,553	400	1.13%
2010	\$1,343,448,408	\$77,600	\$37,491	35,834	373	1.04%
2011	\$1,388,834,256	\$79,600	\$38,452	36,119	347	0.96%

## 2011 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
2004	\$217,283,604	\$66,800	\$37,162	5,847	358	6.12%
2005	\$216,130,290	\$67,700	\$35,321	6,119	358	5.85%
2006	\$216,406,860	\$69,400	\$35,829	6,040	293	4.85%
2007	\$204,616,765	\$71,800	\$40,327	5,074	298	5.87%
2008	\$195,695,269	\$73,300	\$41,173	4,753	279	5.87%
2009	\$180,631,668	\$74,600	\$41,034	4,402	232	5.27%
2010	\$187,373,765	\$77,600	\$42,230	4,437	235	5.30%
2011	\$192,638,460	\$79,600	\$43,077	4,472	238	5.32%

## 2011 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
2004	\$311,658,642	\$66,800	\$38,105	8,179	819	10.01%
2005	\$300,479,799	\$67,700	\$38,103	7,886	691	8.76%
2006	\$279,483,643	\$69,400	\$36,654	7,625	567	7.44%
2007	\$253,090,893	\$71,800	\$36,958	6,848	493	7.20%
2008	\$229,547,344	\$73,300	\$36,881	6,224	361	5.80%
2009	\$205,691,682	\$74,600	\$38,361	5,362	302	5.63%
2010	\$217,528,318	\$77,600	\$40,253	5,404	282	5.22%
2011	\$219,364,242	\$79,600	\$40,272	5,447	262	4.81%



## 2011 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
2004	\$1,501,938,382	\$66,800	\$52,267	28,736	3,278	11.41%
2005	\$1,518,525,872	\$67,700	\$53,127	28,583	3,122	10.92%
2006	\$1,513,143,036	\$69,400	\$53,678	28,189	2,709	9.61%
2007	\$1,457,980,453	\$71,800	\$56,476	25,816	2,379	9.22%
2008	\$1,446,114,880	\$73,300	\$56,138	25,760	1,967	7.64%
2009	\$1,165,840,200	\$74,600	\$56,280	20,715	1,327	6.41%
2010	\$1,119,934,048	\$77,600	\$57,035	19,636	1,164	5.93%
2011	\$1,096,095,402	\$79,600	\$57,668	19,007	1,041	5.48%

## 2011 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
2004	\$172,527,478	\$66,800	\$37,473	4,604	1,006	21.85%
2005	\$166,217,633	\$67,700	\$38,972	4,265	967	22.67%
2006	\$151,656,530	\$69,400	\$42,092	3,603	767	21.29%
2007	\$122,096,247	\$71,800	\$41,082	2,972	573	19.28%
2008	\$117,220,896	\$73,300	\$40,872	2,868	553	19.28%
2009	\$86,327,046	\$74,600	\$40,991	2,106	293	13.91%
2010	\$82,927,830	\$77,600	\$41,547	1,996	268	13.43%
2011	\$81,162,648	\$79,600	\$42,010	1,932	250	12.94%

## 2011 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
2004	\$8,659,826,046	\$66,800	\$45,966	188,396	24,012	12.75%
2005	\$8,747,266,560	\$67,700	\$46,262	189,081	23,432	12.39%
2006	\$8,598,152,763	\$69,400	\$48,847	176,022	20,860	11.85%
2007	\$8,231,332,066	\$71,800	\$50,454	163,145	17,672	10.83%
2008	\$7,097,706,004	\$73,300	\$51,134	138,806	13,972	10.07%
2009	\$5,137,062,000	\$74,600	\$50,862	101,000	8,974	8.89%
2010	\$5,193,741,631	\$77,600	\$51,172	101,495	8,531	8.41%
2011	\$5,294,086,922	\$79,600	\$51,699	102,403	8,125	7.93%

\* Experience for rate groups 361, 390, 419, 421, 424 and 425 has been combined in order to determine a common 2011 Premium Rate.

## 2011 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
2004	\$439,712,495	\$66,800	\$31,928	13,772	1,665	12.09%
2005	\$456,868,401	\$67,700	\$32,727	13,960	1,693	12.13%
2006	\$470,361,397	\$69,400	\$32,973	14,265	1,466	10.28%
2007	\$473,152,848	\$71,800	\$32,878	14,391	1,380	9.59%
2008	\$471,655,385	\$73,300	\$34,445	13,693	1,242	9.07%
2009	\$447,344,768	\$74,600	\$34,528	12,956	917	7.08%
2010	\$473,087,457	\$77,600	\$36,230	13,058	856	6.56%
2011	\$477,080,282	\$79,600	\$36,247	13,162	796	6.05%

## 2011 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
2004	\$479,307,530	\$66,800	\$36,850	13,007	2,020	15.53%
2005	\$484,066,407	\$67,700	\$37,222	13,005	2,151	16.54%
2006	\$500,178,696	\$69,400	\$38,190	13,097	2,075	15.84%
2007	\$558,388,175	\$71,800	\$40,180	13,897	2,016	14.51%
2008	\$577,923,346	\$73,300	\$41,239	14,014	1,954	13.94%
2009	\$507,210,500	\$74,600	\$41,660	12,175	1,510	12.40%
2010	\$536,398,194	\$77,600	\$43,713	12,271	1,471	11.99%
2011	\$540,925,357	\$79,600	\$43,732	12,369	1,429	11.55%

## 2011 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
2004	\$397,687,435	\$66,800	\$33,999	11,697	1,389	11.87%
2005	\$388,396,360	\$67,700	\$34,190	11,360	1,335	11.75%
2006	\$368,526,351	\$69,400	\$34,535	10,671	1,133	10.62%
2007	\$346,912,515	\$71,800	\$36,387	9,534	850	8.92%
2008	\$312,299,824	\$73,300	\$36,079	8,656	724	8.36%
2009	\$237,081,322	\$74,600	\$37,501	6,322	464	7.34%
2010	\$250,724,291	\$77,600	\$39,348	6,372	433	6.80%
2011	\$252,840,386	\$79,600	\$39,365	6,423	403	6.27%

## 2011 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
2004	\$225,355,868	\$66,800	\$34,766	6,482	532	8.21%
2005	\$220,383,941	\$67,700	\$32,722	6,735	547	8.12%
2006	\$216,664,974	\$69,400	\$33,806	6,409	392	6.12%
2007	\$208,349,963	\$71,800	\$35,842	5,813	340	5.85%
2008	\$193,954,740	\$73,300	\$37,443	5,180	272	5.25%
2009	\$166,875,697	\$74,600	\$36,301	4,597	209	4.55%
2010	\$176,478,647	\$77,600	\$38,092	4,633	195	4.21%
2011	\$177,968,114	\$79,600	\$38,109	4,670	182	3.90%

## 2011 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
2004	\$824,290,011	\$66,800	\$46,342	17,787	2,433	13.68%
2005	\$840,953,896	\$67,700	\$46,257	18,180	2,320	12.76%
2006	\$776,447,662	\$69,400	\$47,726	16,269	2,002	12.31%
2007	\$671,315,829	\$71,800	\$48,777	13,763	1,417	10.30%
2008	\$611,549,354	\$73,300	\$48,074	12,721	1,167	9.17%
2009	\$510,591,680	\$74,600	\$46,672	10,940	913	8.35%
2010	\$526,736,497	\$77,600	\$47,772	11,026	852	7.73%
2011	\$544,531,288	\$79,600	\$48,995	11,114	793	7.14%



## 2011 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
2004	\$248,923,642	\$66,800	\$32,273	7,713	958	12.42%
2005	\$255,532,713	\$67,700	\$33,579	7,610	921	12.10%
2006	\$258,825,265	\$69,400	\$36,521	7,087	859	12.12%
2007	\$247,861,211	\$71,800	\$33,631	7,370	680	9.23%
2008	\$232,452,444	\$73,300	\$35,029	6,636	633	9.54%
2009	\$208,813,108	\$74,600	\$36,737	5,684	513	9.03%
2010	\$220,829,368	\$77,600	\$38,546	5,729	479	8.36%
2011	\$222,693,152	\$79,600	\$38,562	5,775	446	7.72%

## 2011 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
2004	\$956,206,834	\$66,800	\$38,180	25,045	2,523	10.07%
2005	\$1,006,567,276	\$67,700	\$38,022	26,473	2,639	9.97%
2006	\$1,047,789,762	\$69,400	\$39,399	26,594	2,370	8.91%
2007	\$1,013,240,424	\$71,800	\$40,815	24,825	2,022	8.15%
2008	\$944,867,511	\$73,300	\$43,281	21,831	1,703	7.80%
2009	\$732,917,556	\$74,600	\$43,409	16,884	1,098	6.50%
2010	\$775,093,681	\$77,600	\$45,548	17,017	1,024	6.02%
2011	\$781,635,417	\$79,600	\$45,571	17,152	954	5.56%

## 2011 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
2004	\$953,188,025	\$66,800	\$35,965	26,503	3,121	11.78%
2005	\$988,653,089	\$67,700	\$37,119	26,635	3,070	11.53%
2006	\$973,415,622	\$69,400	\$37,869	25,705	2,835	11.03%
2007	\$947,428,412	\$71,800	\$39,131	24,212	2,556	10.56%
2008	\$922,366,230	\$73,300	\$39,495	23,354	2,281	9.77%
2009	\$764,857,710	\$74,600	\$39,294	19,465	1,469	7.55%
2010	\$808,871,848	\$77,600	\$41,229	19,619	1,431	7.29%
2011	\$815,698,670	\$79,600	\$41,249	19,775	1,391	7.03%

## 2011 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
2004	\$164,369,395	\$66,800	\$37,639	4,367	497	11.38%
2005	\$158,883,431	\$67,700	\$38,790	4,096	364	8.89%
2006	\$140,049,316	\$69,400	\$42,568	3,290	326	9.91%
2007	\$124,425,489	\$71,800	\$37,946	3,279	265	8.08%
2008	\$111,774,650	\$73,300	\$46,670	2,395	192	8.02%
2009	\$95,604,705	\$74,600	\$43,715	2,187	144	6.58%
2010	\$99,173,161	\$77,600	\$44,997	2,204	134	6.08%
2011	\$101,959,658	\$79,600	\$45,886	2,222	125	5.63%

## 2011 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
2004	\$8,659,826,046	\$66,800	\$45,966	188,396	24,012	12.75%
2005	\$8,747,266,560	\$67,700	\$46,262	189,081	23,432	12.39%
2006	\$8,598,152,763	\$69,400	\$48,847	176,022	20,860	11.85%
2007	\$8,231,332,066	\$71,800	\$50,454	163,145	17,672	10.83%
2008	\$7,097,706,004	\$73,300	\$51,134	138,806	13,972	10.07%
2009	\$5,137,062,000	\$74,600	\$50,862	101,000	8,974	8.89%
2010	\$5,193,741,631	\$77,600	\$51,172	101,495	8,531	8.41%
2011	\$5,294,086,922	\$79,600	\$51,699	102,403	8,125	7.93%

\* Experience for rate groups 361, 390, 419, 421, 424 and 425 has been combined in order to determine a common 2011 Premium Rate.

## 2011 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
2004	\$267,726,205	\$66,800	\$32,634	8,204	765	9.32%
2005	\$262,258,436	\$67,700	\$34,562	7,588	696	9.17%
2006	\$242,237,340	\$69,400	\$34,680	6,985	533	7.63%
2007	\$218,683,812	\$71,800	\$35,455	6,168	496	8.04%
2008	\$203,742,147	\$73,300	\$37,779	5,393	443	8.21%
2009	\$157,191,930	\$74,600	\$38,061	4,130	262	6.34%
2010	\$166,237,622	\$77,600	\$39,932	4,163	255	6.13%
2011	\$167,640,656	\$79,600	\$39,952	4,196	248	5.91%

## 2011 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
2004	\$365,617,934	\$66,800	\$39,259	9,313	842	9.04%
2005	\$321,724,237	\$67,700	\$40,838	7,878	692	8.78%
2006	\$301,617,480	\$69,400	\$40,264	7,491	542	7.24%
2007	\$299,427,479	\$71,800	\$43,170	6,936	544	7.84%
2008	\$315,834,492	\$73,300	\$41,766	7,562	419	5.54%
2009	\$284,397,700	\$74,600	\$40,850	6,962	359	5.16%
2010	\$293,390,304	\$77,600	\$41,811	7,017	335	4.77%
2011	\$303,301,937	\$79,600	\$42,882	7,073	312	4.41%

## 2011 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
2004	\$1,182,208,603	\$66,800	\$41,548	28,454	1,931	6.79%
2005	\$1,202,817,682	\$67,700	\$41,866	28,730	1,777	6.19%
2006	\$1,201,001,515	\$69,400	\$42,888	28,003	1,839	6.57%
2007	\$1,177,333,776	\$71,800	\$43,382	27,139	1,520	5.60%
2008	\$1,148,107,070	\$73,300	\$43,945	26,126	1,402	5.37%
2009	\$956,777,640	\$74,600	\$44,772	21,370	907	4.24%
2010	\$987,030,778	\$77,600	\$45,825	21,539	883	4.10%
2011	\$1,020,375,735	\$79,600	\$47,000	21,710	859	3.96%



## 2011 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
2004	\$181,228,253	\$66,800	\$51,137	3,544	428	12.08%
2005	\$202,434,820	\$67,700	\$51,760	3,911	509	13.01%
2006	\$222,257,224	\$69,400	\$56,097	3,962	532	13.43%
2007	\$243,846,519	\$71,800	\$58,406	4,175	490	11.74%
2008	\$252,311,246	\$73,300	\$58,718	4,297	444	10.33%
2009	\$236,905,585	\$74,600	\$60,823	3,895	347	8.91%
2010	\$250,538,441	\$77,600	\$63,815	3,926	338	8.61%
2011	\$252,652,968	\$79,600	\$63,850	3,957	328	8.29%

## 2011 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
2004	\$152,013,471	\$66,800	\$42,857	3,547	320	9.02%
2005	\$157,922,956	\$67,700	\$43,089	3,665	358	9.77%
2006	\$169,250,972	\$69,400	\$43,487	3,892	360	9.25%
2007	\$177,939,257	\$71,800	\$44,385	4,009	388	9.68%
2008	\$192,087,400	\$73,300	\$45,400	4,231	304	7.19%
2009	\$187,254,558	\$74,600	\$46,546	4,023	206	5.12%
2010	\$198,030,220	\$77,600	\$48,836	4,055	205	5.06%
2011	\$199,701,581	\$79,600	\$48,863	4,087	203	4.97%

## 2011 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
2004	\$652,149,612	\$66,800	\$38,564	16,911	2,219	13.12%
2005	\$714,119,602	\$67,700	\$40,214	17,758	2,357	13.27%
2006	\$756,690,710	\$69,400	\$40,843	18,527	2,347	12.67%
2007	\$773,330,257	\$71,800	\$43,338	17,844	2,252	12.62%
2008	\$784,726,800	\$73,300	\$44,200	17,754	2,037	11.47%
2009	\$607,216,398	\$74,600	\$43,998	13,801	1,150	8.33%
2010	\$642,158,983	\$77,600	\$46,165	13,910	1,144	8.22%
2011	\$647,578,760	\$79,600	\$46,186	14,021	1,135	8.10%

## 2011 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
2004	\$543,889,785	\$66,800	\$48,449	11,226	681	6.07%
2005	\$589,489,445	\$67,700	\$46,336	12,722	747	5.87%
2006	\$660,123,075	\$69,400	\$46,056	14,333	832	5.80%
2007	\$718,611,560	\$71,800	\$49,372	14,555	923	6.34%
2008	\$784,165,482	\$73,300	\$51,651	15,182	921	6.07%
2009	\$759,226,496	\$74,600	\$54,656	13,891	751	5.41%
2010	\$783,233,102	\$77,600	\$55,941	14,001	762	5.44%
2011	\$809,693,142	\$79,600	\$57,376	14,112	772	5.47%

## 2011 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
2004	\$8,659,826,046	\$66,800	\$45,966	188,396	24,012	12.75%
2005	\$8,747,266,560	\$67,700	\$46,262	189,081	23,432	12.39%
2006	\$8,598,152,763	\$69,400	\$48,847	176,022	20,860	11.85%
2007	\$8,231,332,066	\$71,800	\$50,454	163,145	17,672	10.83%
2008	\$7,097,706,004	\$73,300	\$51,134	138,806	13,972	10.07%
2009	\$5,137,062,000	\$74,600	\$50,862	101,000	8,974	8.89%
2010	\$5,193,741,631	\$77,600	\$51,172	101,495	8,531	8.41%
2011	\$5,294,086,922	\$79,600	\$51,699	102,403	8,125	7.93%

\* Experience for rate groups 361, 390, 419, 421, 424 and 425 has been combined in order to determine a common 2011 Premium Rate.

## 2011 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
2004	\$914,239,424	\$66,800	\$50,721	18,025	1,231	6.83%
2005	\$844,859,221	\$67,700	\$49,505	17,066	1,099	6.44%
2006	\$811,738,430	\$69,400	\$52,293	15,523	1,036	6.67%
2007	\$776,742,675	\$71,800	\$50,415	15,407	897	5.82%
2008	\$663,308,040	\$73,300	\$53,805	12,328	725	5.88%
2009	\$531,049,530	\$74,600	\$56,166	9,455	464	4.91%
2010	\$536,908,850	\$77,600	\$56,511	9,501	451	4.75%
2011	\$547,282,157	\$79,600	\$57,092	9,586	438	4.57%

## 2011 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
2004	\$8,659,826,046	\$66,800	\$45,966	188,396	24,012	12.75%
2005	\$8,747,266,560	\$67,700	\$46,262	189,081	23,432	12.39%
2006	\$8,598,152,763	\$69,400	\$48,847	176,022	20,860	11.85%
2007	\$8,231,332,066	\$71,800	\$50,454	163,145	17,672	10.83%
2008	\$7,097,706,004	\$73,300	\$51,134	138,806	13,972	10.07%
2009	\$5,137,062,000	\$74,600	\$50,862	101,000	8,974	8.89%
2010	\$5,193,741,631	\$77,600	\$51,172	101,495	8,531	8.41%
2011	\$5,294,086,922	\$79,600	\$51,699	102,403	8,125	7.93%

\* Experience for rate groups 361, 390, 419, 421, 424 and 425 has been combined in order to determine a common 2011 Premium Rate.

## 2011 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
2004	\$8,659,826,046	\$66,800	\$45,966	188,396	24,012	12.75%
2005	\$8,747,266,560	\$67,700	\$46,262	189,081	23,432	12.39%
2006	\$8,598,152,763	\$69,400	\$48,847	176,022	20,860	11.85%
2007	\$8,231,332,066	\$71,800	\$50,454	163,145	17,672	10.83%
2008	\$7,097,706,004	\$73,300	\$51,134	138,806	13,972	10.07%
2009	\$5,137,062,000	\$74,600	\$50,862	101,000	8,974	8.89%
2010	\$5,193,741,631	\$77,600	\$51,172	101,495	8,531	8.41%
2011	\$5,294,086,922	\$79,600	\$51,699	102,403	8,125	7.93%

\* Experience for rate groups 361, 390, 419, 421, 424 and 425 has been combined in order to determine a common 2011 Premium Rate.



## 2011 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
2004	\$8,659,826,046	\$66,800	\$45,966	188,396	24,012	12.75%
2005	\$8,747,266,560	\$67,700	\$46,262	189,081	23,432	12.39%
2006	\$8,598,152,763	\$69,400	\$48,847	176,022	20,860	11.85%
2007	\$8,231,332,066	\$71,800	\$50,454	163,145	17,672	10.83%
2008	\$7,097,706,004	\$73,300	\$51,134	138,806	13,972	10.07%
2009	\$5,137,062,000	\$74,600	\$50,862	101,000	8,974	8.89%
2010	\$5,193,741,631	\$77,600	\$51,172	101,495	8,531	8.41%
2011	\$5,294,086,922	\$79,600	\$51,699	102,403	8,125	7.93%

\* Experience for rate groups 361, 390, 419, 421, 424 and 425 has been combined in order to determine a common 2011 Premium Rate.

## 2011 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
2004	\$468,187,826	\$66,800	\$44,492	10,523	1,283	12.19%
2005	\$465,428,862	\$67,700	\$44,624	10,430	1,403	13.45%
2006	\$440,909,251	\$69,400	\$44,790	9,844	1,395	14.17%
2007	\$413,904,470	\$71,800	\$50,249	8,237	1,276	15.49%
2008	\$342,242,076	\$73,300	\$49,074	6,974	933	13.38%
2009	\$236,206,670	\$74,600	\$50,065	4,718	641	13.59%
2010	\$238,812,850	\$77,600	\$50,372	4,741	649	13.69%
2011	\$243,426,816	\$79,600	\$50,894	4,783	658	13.76%

## 2011 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
2004	\$179,148,157	\$66,800	\$37,369	4,794	1,024	21.36%
2005	\$176,658,661	\$67,700	\$36,394	4,854	997	20.54%
2006	\$176,876,979	\$69,400	\$38,277	4,621	807	17.46%
2007	\$173,599,715	\$71,800	\$40,028	4,337	715	16.49%
2008	\$172,654,488	\$73,300	\$41,226	4,188	561	13.40%
2009	\$151,410,400	\$74,600	\$42,400	3,571	421	11.79%
2010	\$153,080,982	\$77,600	\$42,665	3,588	392	10.93%
2011	\$156,038,571	\$79,600	\$43,105	3,620	365	10.08%

## 2011 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
2004	\$322,006,656	\$66,800	\$48,796	6,599	901	13.65%
2005	\$372,202,567	\$67,700	\$46,514	8,002	1,130	14.12%
2006	\$383,049,897	\$69,400	\$47,495	8,065	1,050	13.02%
2007	\$372,130,973	\$71,800	\$46,703	7,968	665	8.35%
2008	\$384,085,422	\$73,300	\$47,754	8,043	640	7.96%
2009	\$306,930,261	\$74,600	\$51,249	5,989	413	6.90%
2010	\$324,592,724	\$77,600	\$53,776	6,036	385	6.38%
2011	\$327,332,264	\$79,600	\$53,802	6,084	359	5.90%

## 2011 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
2004	\$191,612,383	\$66,800	\$32,946	5,816	430	7.39%
2005	\$196,038,446	\$67,700	\$34,219	5,729	480	8.38%
2006	\$183,844,809	\$69,400	\$34,662	5,304	421	7.94%
2007	\$163,520,772	\$71,800	\$34,888	4,687	335	7.15%
2008	\$152,854,374	\$73,300	\$38,271	3,994	292	7.31%
2009	\$136,067,246	\$74,600	\$35,278	3,857	228	5.91%
2010	\$143,897,307	\$77,600	\$37,020	3,887	231	5.94%
2011	\$145,111,790	\$79,600	\$37,037	3,918	234	5.97%

## 2011 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
2004	\$218,209,980	\$66,800	\$35,383	6,167	435	7.05%
2005	\$213,608,318	\$67,700	\$35,489	6,019	405	6.73%
2006	\$206,236,672	\$69,400	\$35,074	5,880	361	6.14%
2007	\$181,367,658	\$71,800	\$37,644	4,818	324	6.72%
2008	\$178,829,251	\$73,300	\$35,279	5,069	250	4.93%
2009	\$156,771,945	\$74,600	\$36,081	4,345	210	4.83%
2010	\$161,729,046	\$77,600	\$36,933	4,379	200	4.57%
2011	\$167,192,754	\$79,600	\$37,878	4,414	190	4.30%

## 2011 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
2004	\$2,822,504,481	\$66,800	\$32,924	85,728	845	0.99%
2005	\$2,843,621,810	\$67,700	\$34,112	83,361	958	1.15%
2006	\$2,980,897,255	\$69,400	\$31,900	93,445	985	1.05%
2007	\$3,067,530,283	\$71,800	\$33,265	92,215	855	0.93%
2008	\$3,059,331,380	\$73,300	\$37,670	81,214	696	0.86%
2009	\$3,024,220,628	\$74,600	\$38,174	79,222	570	0.72%
2010	\$3,119,845,944	\$77,600	\$39,072	79,848	555	0.70%
2011	\$3,225,244,003	\$79,600	\$40,074	80,483	540	0.67%

## 2011 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
2004	\$486,726,070	\$66,800	\$36,410	13,368	643	4.81%
2005	\$497,307,038	\$67,700	\$38,470	12,927	561	4.34%
2006	\$593,398,039	\$69,400	\$38,158	15,551	637	4.10%
2007	\$611,684,131	\$71,800	\$41,199	14,847	577	3.89%
2008	\$641,149,076	\$73,300	\$42,242	15,178	495	3.26%
2009	\$582,086,118	\$74,600	\$44,738	13,011	406	3.12%
2010	\$600,491,577	\$77,600	\$45,790	13,114	379	2.89%
2011	\$620,778,042	\$79,600	\$46,965	13,218	353	2.67%



## 2011 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
2004	\$108,879,277	\$66,800	\$37,558	2,899	346	11.94%
2005	\$108,462,866	\$67,700	\$40,623	2,670	292	10.94%
2006	\$100,517,714	\$69,400	\$38,498	2,611	241	9.23%
2007	\$101,563,247	\$71,800	\$44,235	2,296	222	9.67%
2008	\$98,440,434	\$73,300	\$44,766	2,199	191	8.69%
2009	\$82,719,315	\$74,600	\$46,655	1,773	109	6.15%
2010	\$85,806,822	\$77,600	\$48,017	1,787	102	5.71%
2011	\$88,217,761	\$79,600	\$48,983	1,801	95	5.27%

## 2011 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
2004	\$195,199,777	\$66,800	\$37,380	5,222	924	17.69%
2005	\$206,555,448	\$67,700	\$38,061	5,427	972	17.91%
2006	\$211,767,518	\$69,400	\$41,168	5,144	833	16.19%
2007	\$214,751,294	\$71,800	\$40,359	5,321	833	15.65%
2008	\$219,700,452	\$73,300	\$42,652	5,151	681	13.22%
2009	\$199,040,232	\$74,600	\$41,484	4,798	492	10.25%
2010	\$210,494,106	\$77,600	\$43,526	4,836	469	9.70%
2011	\$212,270,661	\$79,600	\$43,552	4,874	446	9.15%

## 2011 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
2004	\$200,850,519	\$66,800	\$49,888	4,026	463	11.50%
2005	\$209,827,004	\$67,700	\$47,354	4,431	456	10.29%
2006	\$213,676,114	\$69,400	\$50,887	4,199	403	9.60%
2007	\$227,692,661	\$71,800	\$51,526	4,419	348	7.88%
2008	\$236,106,774	\$73,300	\$51,006	4,629	360	7.78%
2009	\$214,928,570	\$74,600	\$52,345	4,106	295	7.18%
2010	\$215,419,434	\$77,600	\$53,269	4,044	269	6.65%
2011	\$219,394,764	\$79,600	\$53,879	4,072	250	6.14%

## 2011 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
2004	\$269,440,911	\$66,800	\$41,523	6,489	501	7.72%
2005	\$286,456,538	\$67,700	\$40,969	6,992	536	7.67%
2006	\$303,893,217	\$69,400	\$42,372	7,172	502	7.00%
2007	\$316,834,606	\$71,800	\$40,961	7,735	498	6.44%
2008	\$323,379,810	\$73,300	\$43,641	7,410	471	6.36%
2009	\$289,752,372	\$74,600	\$46,242	6,266	375	5.98%
2010	\$306,426,324	\$77,600	\$48,524	6,315	358	5.67%
2011	\$309,012,541	\$79,600	\$48,549	6,365	340	5.34%

## 2011 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
2004	\$233,710,988	\$66,800	\$35,293	6,622	567	8.56%
2005	\$215,790,729	\$67,700	\$37,321	5,782	556	9.62%
2006	\$207,786,820	\$69,400	\$36,358	5,715	503	8.80%
2007	\$201,506,483	\$71,800	\$40,874	4,930	499	10.12%
2008	\$190,743,406	\$73,300	\$39,361	4,846	406	8.38%
2009	\$143,087,796	\$74,600	\$37,764	3,789	314	8.29%
2010	\$151,321,859	\$77,600	\$39,623	3,819	319	8.35%
2011	\$152,599,004	\$79,600	\$39,646	3,849	323	8.39%

## 2011 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
2004	\$527,205,995	\$66,800	\$49,111	10,735	305	2.84%
2005	\$522,541,542	\$67,700	\$52,134	10,023	280	2.79%
2006	\$498,583,265	\$69,400	\$53,143	9,382	251	2.68%
2007	\$500,889,451	\$71,800	\$57,593	8,697	248	2.85%
2008	\$520,572,238	\$73,300	\$51,886	10,033	238	2.37%
2009	\$521,299,108	\$74,600	\$51,178	10,186	221	2.17%
2010	\$526,466,397	\$77,600	\$52,265	10,073	216	2.14%
2011	\$531,080,733	\$79,600	\$53,204	9,982	210	2.10%

## 2011 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
2004	\$604,862,700	\$66,800	\$35,912	16,843	672	3.99%
2005	\$591,710,997	\$67,700	\$38,301	15,449	697	4.51%
2006	\$590,734,873	\$69,400	\$39,527	14,945	609	4.07%
2007	\$572,252,683	\$71,800	\$39,862	14,356	580	4.04%
2008	\$536,419,120	\$73,300	\$39,632	13,535	462	3.41%
2009	\$456,983,296	\$74,600	\$42,064	10,864	358	3.30%
2010	\$461,513,066	\$77,600	\$42,959	10,743	342	3.18%
2011	\$465,558,103	\$79,600	\$43,731	10,646	327	3.07%

**2011 PREMIUM RATES**  
**6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

**RATE GROUP 514: PHARMACEUTICALS AND MEDICINES**

**(CLASS D: MANUFACTURING)**

<b>Year</b>	<b>Insurable Earnings</b>	<b>Maximum Insurable Earnings Ceiling</b>	<b>Average Insurable Earnings</b>	<b>Employment</b>	<b>Total Number of Injuries</b>	<b>Total Injury Rate</b>
2004	\$944,517,559	\$66,800	\$40,305	23,434	712	3.04%
2005	\$952,914,098	\$67,700	\$39,933	23,863	772	3.24%
2006	\$1,020,088,701	\$69,400	\$41,786	24,412	727	2.98%
2007	\$1,028,151,938	\$71,800	\$43,751	23,500	748	3.18%
2008	\$1,040,106,512	\$73,300	\$43,724	23,788	745	3.13%
2009	\$1,032,582,394	\$74,600	\$48,157	21,442	617	2.88%
2010	\$1,042,817,693	\$77,600	\$49,180	21,204	614	2.90%
2011	\$1,051,957,708	\$79,600	\$50,065	21,012	612	2.91%



## 2011 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
2004	\$362,460,985	\$66,800	\$31,745	11,418	494	4.33%
2005	\$377,696,103	\$67,700	\$31,997	11,804	448	3.80%
2006	\$373,418,347	\$69,400	\$32,075	11,642	416	3.57%
2007	\$377,574,823	\$71,800	\$34,554	10,927	400	3.66%
2008	\$367,114,320	\$73,300	\$34,374	10,680	301	2.82%
2009	\$342,334,970	\$74,600	\$31,730	10,789	271	2.51%
2010	\$345,728,308	\$77,600	\$32,405	10,669	248	2.32%
2011	\$348,758,523	\$79,600	\$32,989	10,572	227	2.15%

## 2011 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
2004	\$572,063,691	\$66,800	\$42,488	13,464	678	5.04%
2005	\$560,137,976	\$67,700	\$40,672	13,772	614	4.46%
2006	\$583,889,986	\$69,400	\$43,558	13,405	540	4.03%
2007	\$606,534,567	\$71,800	\$45,683	13,277	529	3.98%
2008	\$609,967,040	\$73,300	\$44,329	13,760	493	3.58%
2009	\$554,266,328	\$74,600	\$43,736	12,673	408	3.22%
2010	\$559,760,399	\$77,600	\$44,666	12,532	373	2.98%
2011	\$564,666,547	\$79,600	\$45,468	12,419	342	2.75%

## 2011 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
2004	\$719,373,037	\$66,800	\$31,667	22,717	510	2.25%
2005	\$730,812,473	\$67,700	\$31,616	23,115	498	2.15%
2006	\$720,618,360	\$69,400	\$34,609	20,822	452	2.17%
2007	\$761,214,062	\$71,800	\$31,865	23,889	413	1.73%
2008	\$811,397,496	\$73,300	\$34,684	23,394	430	1.84%
2009	\$810,353,052	\$74,600	\$34,803	23,284	322	1.38%
2010	\$835,976,270	\$77,600	\$35,622	23,468	307	1.31%
2011	\$864,218,138	\$79,600	\$36,534	23,655	292	1.23%

## 2011 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
2004	\$228,040,049	\$66,800	\$32,494	7,018	461	6.57%
2005	\$225,447,746	\$67,700	\$34,148	6,602	443	6.71%
2006	\$230,764,610	\$69,400	\$35,794	6,447	400	6.20%
2007	\$238,748,755	\$71,800	\$34,571	6,906	368	5.33%
2008	\$245,408,128	\$73,300	\$35,392	6,934	319	4.60%
2009	\$228,464,223	\$74,600	\$35,939	6,357	267	4.20%
2010	\$241,611,316	\$77,600	\$37,711	6,407	249	3.89%
2011	\$243,650,499	\$79,600	\$37,728	6,458	232	3.59%

## 2011 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
2004	\$74,043,883	\$66,800	\$28,788	2,572	155	6.03%
2005	\$64,321,708	\$67,700	\$27,464	2,342	152	6.49%
2006	\$65,637,395	\$69,400	\$29,700	2,210	147	6.65%
2007	\$64,636,236	\$71,800	\$28,881	2,238	128	5.72%
2008	\$62,027,975	\$73,300	\$29,893	2,075	89	4.29%
2009	\$56,368,620	\$74,600	\$30,870	1,826	99	5.42%
2010	\$58,472,585	\$77,600	\$31,779	1,840	92	5.00%
2011	\$60,115,506	\$79,600	\$32,407	1,855	86	4.64%

## 2011 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
2004	\$143,230,924	\$66,800	\$24,125	5,937	236	3.98%
2005	\$120,212,694	\$67,700	\$28,153	4,270	204	4.78%
2006	\$121,404,564	\$69,400	\$27,436	4,425	176	3.98%
2007	\$122,043,368	\$71,800	\$26,589	4,590	139	3.03%
2008	\$121,769,474	\$73,300	\$32,611	3,734	101	2.70%
2009	\$109,142,460	\$74,600	\$30,555	3,572	92	2.58%
2010	\$112,593,525	\$77,600	\$31,276	3,600	86	2.39%
2011	\$116,397,283	\$79,600	\$32,074	3,629	80	2.20%

## 2011 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
2004	\$41,483,297,021	\$66,800	\$37,715	1,099,922	92,696	8.43%
2005	\$41,773,805,756	\$67,700	\$38,370	1,088,713	90,291	8.29%
2006	\$41,873,055,858	\$69,400	\$39,015	1,073,267	81,883	7.63%
2007	\$41,287,525,642	\$71,800	\$40,187	1,027,392	72,401	7.05%
2008	\$39,633,979,380	\$73,300	\$41,039	965,765	61,654	6.38%
2009	\$34,481,318,556	\$74,600	\$41,150	837,946	45,043	5.38%
2010	\$35,305,464,336	\$77,600	\$42,147	837,678	42,785	5.11%
2011	\$35,871,899,445	\$79,600	\$42,641	841,246	40,804	4.85%

## 2011 PREMIUM RATES

### NEW CLAIMS COST BY RATE GROUP

<b>Rate Group</b>	<b>Description</b>	<b>2011 New Claims Cost</b>		<b>2011</b>
		<b>Cost Index *</b>	<b>Cost per Claim</b>	<b>Premium Rate</b>
		<b>(%)</b>	<b>(\$)</b>	<b>(\$)</b>
207	MEAT AND FISH PRODUCTS	79%	6,933	4.46
210	POULTRY PRODUCTS	68%	5,970	3.35
214	FRUIT AND VEGETABLE PRODUCTS	74%	6,462	2.57
216	DAIRY PRODUCTS	77%	6,773	2.17
220	OTHER BAKERY PRODUCTS	117%	10,285	3.83
222	CONFECTIONERY	89%	7,845	1.73
223	BISCUITS, SNACK FOODS AND OTHER FOOD PRODUCTS	96%	8,444	2.68
226	CRUSHED AND GROUND FOODS	78%	6,851	1.62
230	ALCOHOLIC BEVERAGES	64%	5,606	1.49
231	SOFT DRINKS	95%	8,372	3.43
238	OTHER RUBBER PRODUCTS	93%	8,196	3.95
258	FOAMED AND EXPANDED PLASTIC PRODUCTS	112%	9,886	2.79
261	PLASTIC FILM AND SHEETING	88%	7,711	2.35
263	OTHER PLASTIC PRODUCTS	87%	7,678	3.09
289	CLOTH, CARPETS AND TEXTILE PRODUCTS	152%	13,355	3.55
301	CLOTHING, FIBRE AND YARN	124%	10,887	2.32
308	MILLWORK AND OTHER WOOD INDUSTRIES	97%	8,543	5.33
311	WOODEN CABINETS	136%	11,949	3.98
312	WOODEN BOXES AND PALLETS	93%	8,148	6.83

\* The Cost Index compares the average cost of a claim for a Rate Group to that of the Class.  
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## 2011 PREMIUM RATES

### NEW CLAIMS COST BY RATE GROUP

<u>Rate Group</u>	<u>Description</u>	<u>2011 New Claims Cost</u>		<u>2011 Premium</u>
		<u>Cost Index *</u> (%)	<u>Cost per Claim</u> (\$)	<u>Rate</u> (\$)
322	UPHOLSTERED FURNITURE	209%	18,367	3.20
323	METAL FURNITURE	102%	9,006	2.24
325	WOODEN AND OTHER NON-METAL FURNITURE	115%	10,116	4.12
328	FURNITURE PARTS AND FIXTURES	138%	12,126	3.99
333	PRINTING, PLATEMAKING AND BINDING	109%	9,549	1.68
335	PUBLISHING	86%	7,590	0.54
338	FOLDING CARTONS	89%	7,841	2.54
341	PAPER PRODUCTS	113%	9,938	3.05
352	STEEL AND OTHER SMELTING AND REFINING INDUSTRIES	114%	10,045	2.51
358	FOUNDRIES	62%	5,440	4.11
361	NON-FERROUS METAL INDUSTRIES	103%	9,077	3.44
374	DOORS AND WINDOWS	94%	8,259	3.41
375	STRUCTURAL AND ARCHITECTURAL PRODUCTS	80%	7,015	4.51
377	COATING OF METAL PRODUCTS	117%	10,272	4.01
379	HARDWARE, TOOLS AND CUTLERY	116%	10,172	2.63
382	METAL DIES, MOULDS AND PATTERNS	65%	5,681	2.13
383	HEATING, REFRIGERATION AND AIR CONDITIONING EQUIPMENT	60%	5,288	2.67
385	MACHINE SHOPS	92%	8,075	2.50
387	OTHER METAL FABRICATING INDUSTRIES	95%	8,354	3.52
389	METAL CLOSURES AND CONTAINERS	91%	7,973	2.48

\* The Cost Index compares the average cost of a claim for a Rate Group to that of the Class.  
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## 2011 PREMIUM RATES

### NEW CLAIMS COST BY RATE GROUP

<u>Rate Group</u>	<u>Description</u>	<u>2011 New Claims Cost</u>		<u>2011 Premium</u>
		<u>Cost Index *</u> (%)	<u>Cost per Claim</u> (\$)	<u>Rate</u> (\$)
390	OTHER STAMPED AND PRESSED METAL PRODUCTS	103%	9,077	3.44
393	WIRE PRODUCTS	100%	8,792	3.23
402	MAJOR APPLIANCES AND TRANSMISSION EQUIPMENT	96%	8,470	2.23
403	OTHER MACHINERY AND EQUIPMENT	85%	7,476	1.67
406	ELEVATORS AND ESCALATORS	90%	7,903	2.59
408	BOILERS, PUMPS AND FANS	103%	9,069	2.35
411	AGRICULTURAL, CONSTRUCTION AND MINING MACHINERY	71%	6,267	2.76
417	AIRCRAFT MANUFACTURING	66%	5,821	1.50
419	MOTOR VEHICLE ASSEMBLY	103%	9,077	3.44
420	MOTOR VEHICLE ENGINE MANUFACTURING	98%	8,622	1.81
421	OTHER MOTOR VEHICLE PARTS AND EQUIPMENT	103%	9,077	3.44
424	MOTOR VEHICLE STAMPINGS	103%	9,077	3.44
425	MOTOR VEHICLE WHEELS AND BRAKES	103%	9,077	3.44
428	MOTOR VEHICLE FABRIC ACCESSORIES	76%	6,666	4.38
432	TRUCKS, BUSES AND TRAILERS	84%	7,368	4.21
442	RAILROAD ROLLING STOCK	108%	9,490	2.63
460	LIGHTING AND SMALL ELECTRICAL APPLIANCES	71%	6,225	2.54
466	COMMUNICATION AND ENERGY WIRE PRODUCTS	92%	8,068	2.34
468	ELECTRONIC EQUIPMENT & OTHER COMMUNICATION DEVICES	93%	8,136	0.39
477	INDUSTRIAL ELECTRICAL EQUIPMENT	110%	9,678	1.49

\* The Cost Index compares the average cost of a claim for a Rate Group to that of the Class.  
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## 2011 PREMIUM RATES

### NEW CLAIMS COST BY RATE GROUP

<u>Rate Group</u>	<u>Description</u>	<u>2011 New Claims Cost</u>		<u>2011 Premium</u>
		<u>Cost Index *</u> (%)	<u>Cost per Claim</u> (\$)	<u>Rate</u> (\$)
485	BRICKS, CERAMICS AND ABRASIVES	188%	16,512	4.34
496	CONCRETE PRODUCTS	116%	10,227	5.19
497	READY-MIX CONCRETE	151%	13,266	3.76
501	NON-METALLIC MINERAL PRODUCTS	119%	10,416	2.87
502	GLASS PRODUCTS	63%	5,537	2.92
507	PETROLEUM AND COAL PRODUCTS	117%	10,309	1.13
512	RESINS, PAINT, INK AND ADHESIVES	103%	9,014	1.68
514	PHARMACEUTICALS AND MEDICINES	64%	5,661	0.92
517	SOAP AND TOILETRIES	105%	9,219	1.61
524	CHEMICAL INDUSTRIES	135%	11,855	1.88
529	JEWELRY AND INSTRUMENTS	118%	10,376	0.98
533	SIGNS AND DISPLAYS	147%	12,903	3.06
538	SPORTING GOODS AND TOYS	133%	11,707	4.10
542	OTHER MANUFACTURED PRODUCTS	130%	11,447	2.04
<b>CLASS D</b>	<b>MANUFACTURING</b>		<b>8,389</b>	<b>2.41</b>

\* The Cost Index compares the average cost of a claim for a Rate Group to that of the Class.  
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**2011 PREMIUM RATES  
 SUB-COMPONENTS OF OVERHEAD EXPENSES**

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

**(CLASS D: MANUFACTURING)**

<b>Overhead Expenses Component</b>	<b>Overhead Expenses Sub-Component</b>	<b>Premium Rate Component</b>
<b>B.1</b>	WSIB Administrative	<b>0.405</b>
<b>B.2</b>	Legislative Obligations	
	WSIAT	0.021
	Office of Worker Advisor	0.010
	Office of Employer Advisor	0.003
	OHSA	0.099
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.001
	Institute of Work & Health	0.004
	<b>Sub-Total</b>	<b>0.138</b>
<b>B.3</b>	Prevention	
	Workplace Safety and Prevention Services	<b>0.060</b>
<b>B.4</b>	<b>TOTAL OVERHEAD EXPENSES</b>	<b>0.603</b>

**2011 PREMIUM RATES  
SUB-COMPONENTS OF OVERHEAD EXPENSES**

**RATE GROUP 210: POULTRY PRODUCTS**

**(CLASS D: MANUFACTURING)**

<b>Overhead Expenses Component</b>	<b>Overhead Expenses Sub-Component</b>	<b>Premium Rate Component</b>
<b>B.1</b>	WSIB Administrative	<b>0.337</b>
<b>B.2</b>	Legislative Obligations	
	WSIAT	0.017
	Office of Worker Advisor	0.008
	Office of Employer Advisor	0.003
	OHSA	0.083
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	<b>Sub-Total</b>	<b>0.115</b>
<b>B.3</b>	Prevention	
	Workplace Safety and Prevention Services	<b>0.049</b>
<b>B.4</b>	<b>TOTAL OVERHEAD EXPENSES</b>	<b>0.501</b>

**2011 PREMIUM RATES  
SUB-COMPONENTS OF OVERHEAD EXPENSES**

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

**(CLASS D: MANUFACTURING)**

<b>Overhead Expenses Component</b>	<b>Overhead Expenses Sub-Component</b>	<b>Premium Rate Component</b>
<b>B.1</b>	WSIB Administrative	<b>0.290</b>
<b>B.2</b>	Legislative Obligations	
	WSIAT	0.015
	Office of Worker Advisor	0.007
	Office of Employer Advisor	0.002
	OHSA	0.071
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	<b>Sub-Total</b>	<b>0.099</b>
<b>B.3</b>	Prevention	
	Workplace Safety and Prevention Services	<b>0.041</b>
<b>B.4</b>	<b>TOTAL OVERHEAD EXPENSES</b>	<b>0.430</b>

**2011 PREMIUM RATES  
 SUB-COMPONENTS OF OVERHEAD EXPENSES**

**RATE GROUP 216: DAIRY PRODUCTS**

**(CLASS D: MANUFACTURING)**

<b>Overhead Expenses Component</b>	<b>Overhead Expenses Sub-Component</b>	<b>Premium Rate Component</b>
<b>B.1</b>	WSIB Administrative	<b>0.265</b>
<b>B.2</b>	Legislative Obligations	
	WSIAT	0.014
	Office of Worker Advisor	0.007
	Office of Employer Advisor	0.002
	OHSA	0.065
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	<b>Sub-Total</b>	<b>0.090</b>
<b>B.3</b>	Prevention	
	Workplace Safety and Prevention Services	<b>0.037</b>
<b>B.4</b>	<b>TOTAL OVERHEAD EXPENSES</b>	<b>0.392</b>

**2011 PREMIUM RATES  
 SUB-COMPONENTS OF OVERHEAD EXPENSES**

**RATE GROUP 220: OTHER BAKERY PRODUCTS**

**(CLASS D: MANUFACTURING)**

<b>Overhead Expenses Component</b>	<b>Overhead Expenses Sub-Component</b>	<b>Premium Rate Component</b>
<b>B.1</b>	WSIB Administrative	<b>0.367</b>
<b>B.2</b>	Legislative Obligations	
	WSIAT	0.019
	Office of Worker Advisor	0.009
	Office of Employer Advisor	0.003
	OHSA	0.090
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.001
	Institute of Work & Health	0.004
	<b>Sub-Total</b>	<b>0.125</b>
<b>B.3</b>	Prevention	
	Workplace Safety and Prevention Services	<b>0.054</b>
<b>B.4</b>	<b>TOTAL OVERHEAD EXPENSES</b>	<b>0.546</b>



**2011 PREMIUM RATES  
SUB-COMPONENTS OF OVERHEAD EXPENSES**

**RATE GROUP 222: CONFECTIONERY**

**(CLASS D: MANUFACTURING)**

<b>Overhead Expenses Component</b>	<b>Overhead Expenses Sub-Component</b>	<b>Premium Rate Component</b>
<b>B.1</b>	WSIB Administrative	<b>0.239</b>
<b>B.2</b>	Legislative Obligations	
	WSIAT	0.012
	Office of Worker Advisor	0.006
	Office of Employer Advisor	0.002
	OHSA	0.058
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.000
	Institute of Work & Health	0.002
	<b>Sub-Total</b>	<b>0.081</b>
<b>B.3</b>	Prevention	
	Workplace Safety and Prevention Services	<b>0.033</b>
<b>B.4</b>	<b>TOTAL OVERHEAD EXPENSES</b>	<b>0.353</b>

**2011 PREMIUM RATES  
 SUB-COMPONENTS OF OVERHEAD EXPENSES**

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

**(CLASS D: MANUFACTURING)**

<b>Overhead Expenses Component</b>	<b>Overhead Expenses Sub-Component</b>	<b>Premium Rate Component</b>
<b>B.1</b>	<b>WSIB Administrative</b>	<b>0.297</b>
<b>B.2</b>	<b>Legislative Obligations</b>	
	WSIAT	0.015
	Office of Worker Advisor	0.007
	Office of Employer Advisor	0.003
	OHSA	0.072
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	<b>Sub-Total</b>	<b>0.101</b>
<b>B.3</b>	<b>Prevention</b>	
	Workplace Safety and Prevention Services	<b>0.042</b>
<b>B.4</b>	<b>TOTAL OVERHEAD EXPENSES</b>	<b>0.440</b>

**2011 PREMIUM RATES  
 SUB-COMPONENTS OF OVERHEAD EXPENSES**

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

**(CLASS D: MANUFACTURING)**

<b>Overhead Expenses Component</b>	<b>Overhead Expenses Sub-Component</b>	<b>Premium Rate Component</b>
<b>B.1</b>	WSIB Administrative	<b>0.231</b>
<b>B.2</b>	Legislative Obligations	
	WSIAT	0.012
	Office of Worker Advisor	0.006
	Office of Employer Advisor	0.002
	OHSA	0.056
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.000
	Institute of Work & Health	0.002
	<b>Sub-Total</b>	<b>0.079</b>
<b>B.3</b>	Prevention	
	Workplace Safety and Prevention Services	<b>0.032</b>
<b>B.4</b>	<b>TOTAL OVERHEAD EXPENSES</b>	<b>0.342</b>

**2011 PREMIUM RATES  
SUB-COMPONENTS OF OVERHEAD EXPENSES**

**RATE GROUP 230: ALCOHOLIC BEVERAGES**

**(CLASS D: MANUFACTURING)**

<b>Overhead Expenses Component</b>	<b>Overhead Expenses Sub-Component</b>	<b>Premium Rate Component</b>
<b>B.1</b>	WSIB Administrative	<b>0.224</b>
<b>B.2</b>	Legislative Obligations	
	WSIAT	0.012
	Office of Worker Advisor	0.006
	Office of Employer Advisor	0.002
	OHSA	0.054
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.000
	Institute of Work & Health	0.002
	<b>Sub-Total</b>	<b>0.076</b>
<b>B.3</b>	Prevention	
	Workplace Safety and Prevention Services	<b>0.030</b>
<b>B.4</b>	<b>TOTAL OVERHEAD EXPENSES</b>	<b>0.330</b>

**2011 PREMIUM RATES  
SUB-COMPONENTS OF OVERHEAD EXPENSES**

**RATE GROUP 231: SOFT DRINKS**

**(CLASS D: MANUFACTURING)**

<b>Overhead Expenses Component</b>	<b>Overhead Expenses Sub-Component</b>	<b>Premium Rate Component</b>
<b>B.1</b>	WSIB Administrative	<b>0.342</b>
<b>B.2</b>	Legislative Obligations	
	WSIAT	0.018
	Office of Worker Advisor	0.009
	Office of Employer Advisor	0.003
	OHSA	0.084
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	<b>Sub-Total</b>	<b>0.117</b>
<b>B.3</b>	Prevention	
	Workplace Safety and Prevention Services	<b>0.050</b>
<b>B.4</b>	<b>TOTAL OVERHEAD EXPENSES</b>	<b>0.509</b>

**2011 PREMIUM RATES  
SUB-COMPONENTS OF OVERHEAD EXPENSES**

**RATE GROUP 238: OTHER RUBBER PRODUCTS**

**(CLASS D: MANUFACTURING)**

<b>Overhead Expenses Component</b>	<b>Overhead Expenses Sub-Component</b>	<b>Premium Rate Component</b>
<b>B.1</b>	WSIB Administrative	<b>0.374</b>
<b>B.2</b>	Legislative Obligations	
	WSIAT	0.019
	Office of Worker Advisor	0.009
	Office of Employer Advisor	0.003
	OHSA	0.092
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.001
	Institute of Work & Health	0.004
	<b>Sub-Total</b>	<b>0.128</b>
<b>B.3</b>	Prevention	
	Workplace Safety and Prevention Services	<b>0.055</b>
<b>B.4</b>	<b>TOTAL OVERHEAD EXPENSES</b>	<b>0.557</b>

**2011 PREMIUM RATES  
 SUB-COMPONENTS OF OVERHEAD EXPENSES**

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

**(CLASS D: MANUFACTURING)**

<b>Overhead Expenses Component</b>	<b>Overhead Expenses Sub-Component</b>	<b>Premium Rate Component</b>
<b>B.1</b>	WSIB Administrative	<b>0.303</b>
<b>B.2</b>	Legislative Obligations	
	WSIAT	0.016
	Office of Worker Advisor	0.008
	Office of Employer Advisor	0.003
	OHSA	0.074
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	<b>Sub-Total</b>	<b>0.103</b>
<b>B.3</b>	Prevention	
	Workplace Safety and Prevention Services	<b>0.043</b>
<b>B.4</b>	<b>TOTAL OVERHEAD EXPENSES</b>	<b>0.449</b>

**2011 PREMIUM RATES  
SUB-COMPONENTS OF OVERHEAD EXPENSES**

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

**(CLASS D: MANUFACTURING)**

<b>Overhead Expenses Component</b>	<b>Overhead Expenses Sub-Component</b>	<b>Premium Rate Component</b>
<b>B.1</b>	WSIB Administrative	<b>0.276</b>
<b>B.2</b>	Legislative Obligations	
	WSIAT	0.014
	Office of Worker Advisor	0.007
	Office of Employer Advisor	0.002
	OHSA	0.067
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	<b>Sub-Total</b>	<b>0.094</b>
<b>B.3</b>	Prevention	
	Workplace Safety and Prevention Services	<b>0.039</b>
<b>B.4</b>	<b>TOTAL OVERHEAD EXPENSES</b>	<b>0.409</b>



**2011 PREMIUM RATES**  
**SUB-COMPONENTS OF OVERHEAD EXPENSES**

**RATE GROUP 263: OTHER PLASTIC PRODUCTS**

**(CLASS D: MANUFACTURING)**

<b>Overhead Expenses Component</b>	<b>Overhead Expenses Sub-Component</b>	<b>Premium Rate Component</b>
<b>B.1</b>	<b>WSIB Administrative</b>	<b>0.321</b>
<b>B.2</b>	<b>Legislative Obligations</b>	
	WSIAT	0.017
	Office of Worker Advisor	0.008
	Office of Employer Advisor	0.003
	OHSA	0.079
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	<b>Sub-Total</b>	<b>0.110</b>
<b>B.3</b>	<b>Prevention</b>	
	Workplace Safety and Prevention Services	<b>0.046</b>
<b>B.4</b>	<b>TOTAL OVERHEAD EXPENSES</b>	<b>0.477</b>

**2011 PREMIUM RATES  
 SUB-COMPONENTS OF OVERHEAD EXPENSES**

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

**(CLASS D: MANUFACTURING)**

<b>Overhead Expenses Component</b>	<b>Overhead Expenses Sub-Component</b>	<b>Premium Rate Component</b>
<b>B.1</b>	WSIB Administrative	<b>0.349</b>
<b>B.2</b>	Legislative Obligations	
	WSIAT	0.018
	Office of Worker Advisor	0.009
	Office of Employer Advisor	0.003
	OHSA	0.086
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	<b>Sub-Total</b>	<b>0.119</b>
<b>B.3</b>	Prevention	
	Workplace Safety and Prevention Services	<b>0.051</b>
<b>B.4</b>	<b>TOTAL OVERHEAD EXPENSES</b>	<b>0.519</b>

**2011 PREMIUM RATES  
SUB-COMPONENTS OF OVERHEAD EXPENSES**

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

**(CLASS D: MANUFACTURING)**

<b>Overhead Expenses Component</b>	<b>Overhead Expenses Sub-Component</b>	<b>Premium Rate Component</b>
<b>B.1</b>	WSIB Administrative	<b>0.274</b>
<b>B.2</b>	Legislative Obligations	
	WSIAT	0.014
	Office of Worker Advisor	0.007
	Office of Employer Advisor	0.002
	OHSA	0.067
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	<b>Sub-Total</b>	<b>0.093</b>
<b>B.3</b>	Prevention	
	Workplace Safety and Prevention Services	<b>0.039</b>
<b>B.4</b>	<b>TOTAL OVERHEAD EXPENSES</b>	<b>0.406</b>

**2011 PREMIUM RATES  
 SUB-COMPONENTS OF OVERHEAD EXPENSES**

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

**(CLASS D: MANUFACTURING)**

<b>Overhead Expenses Component</b>	<b>Overhead Expenses Sub-Component</b>	<b>Premium Rate Component</b>
<b>B.1</b>	WSIB Administrative	<b>0.458</b>
<b>B.2</b>	Legislative Obligations	
	WSIAT	0.024
	Office of Worker Advisor	0.012
	Office of Employer Advisor	0.004
	OHSA	0.113
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.001
	Institute of Work & Health	0.005
	<b>Sub-Total</b>	<b>0.157</b>
<b>B.3</b>	Prevention	
	Workplace Safety and Prevention Services	<b>0.068</b>
<b>B.4</b>	<b>TOTAL OVERHEAD EXPENSES</b>	<b>0.683</b>

**2011 PREMIUM RATES  
SUB-COMPONENTS OF OVERHEAD EXPENSES**

**RATE GROUP 311: WOODEN CABINETS**

**(CLASS D: MANUFACTURING)**

<b>Overhead Expenses Component</b>	<b>Overhead Expenses Sub-Component</b>	<b>Premium Rate Component</b>
<b>B.1</b>	WSIB Administrative	<b>0.376</b>
<b>B.2</b>	Legislative Obligations	
	WSIAT	0.019
	Office of Worker Advisor	0.009
	Office of Employer Advisor	0.003
	OHSA	0.092
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.001
	Institute of Work & Health	0.004
	<b>Sub-Total</b>	<b>0.128</b>
<b>B.3</b>	Prevention	
	Workplace Safety and Prevention Services	<b>0.055</b>
<b>B.4</b>	<b>TOTAL OVERHEAD EXPENSES</b>	<b>0.559</b>

**2011 PREMIUM RATES  
SUB-COMPONENTS OF OVERHEAD EXPENSES**

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

**(CLASS D: MANUFACTURING)**

<b>Overhead Expenses Component</b>	<b>Overhead Expenses Sub-Component</b>	<b>Premium Rate Component</b>
<b>B.1</b>	WSIB Administrative	<b>0.550</b>
<b>B.2</b>	Legislative Obligations	
	WSIAT	0.028
	Office of Worker Advisor	0.014
	Office of Employer Advisor	0.005
	OHSA	0.135
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.001
	Institute of Work & Health	0.005
	<b>Sub-Total</b>	<b>0.188</b>
<b>B.3</b>	Prevention	
	Workplace Safety and Prevention Services	<b>0.083</b>
<b>B.4</b>	<b>TOTAL OVERHEAD EXPENSES</b>	<b>0.821</b>

**2011 PREMIUM RATES  
SUB-COMPONENTS OF OVERHEAD EXPENSES**

**RATE GROUP 322: UPHOLSTERED FURNITURE**

**(CLASS D: MANUFACTURING)**

<b>Overhead Expenses Component</b>	<b>Overhead Expenses Sub-Component</b>	<b>Premium Rate Component</b>
<b>B.1</b>	WSIB Administrative	<b>0.328</b>
<b>B.2</b>	Legislative Obligations	
	WSIAT	0.017
	Office of Worker Advisor	0.008
	Office of Employer Advisor	0.003
	OHSA	0.080
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	<b>Sub-Total</b>	<b>0.112</b>
<b>B.3</b>	Prevention	
	Workplace Safety and Prevention Services	<b>0.047</b>
<b>B.4</b>	<b>TOTAL OVERHEAD EXPENSES</b>	<b>0.487</b>

**2011 PREMIUM RATES**  
**SUB-COMPONENTS OF OVERHEAD EXPENSES**

**RATE GROUP 323: METAL FURNITURE**

**(CLASS D: MANUFACTURING)**

<b>Overhead Expenses Component</b>	<b>Overhead Expenses Sub-Component</b>	<b>Premium Rate Component</b>
<b>B.1</b>	WSIB Administrative	<b>0.270</b>
<b>B.2</b>	Legislative Obligations	
	WSIAT	0.014
	Office of Worker Advisor	0.007
	Office of Employer Advisor	0.002
	OHSA	0.066
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	<b>Sub-Total</b>	<b>0.092</b>
<b>B.3</b>	Prevention	
	Workplace Safety and Prevention Services	<b>0.038</b>
<b>B.4</b>	<b>TOTAL OVERHEAD EXPENSES</b>	<b>0.400</b>



**2011 PREMIUM RATES  
 SUB-COMPONENTS OF OVERHEAD EXPENSES**

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

**(CLASS D: MANUFACTURING)**

<b>Overhead Expenses Component</b>	<b>Overhead Expenses Sub-Component</b>	<b>Premium Rate Component</b>
<b>B.1</b>	WSIB Administrative	<b>0.384</b>
<b>B.2</b>	Legislative Obligations	
	WSIAT	0.020
	Office of Worker Advisor	0.010
	Office of Employer Advisor	0.003
	OHSA	0.094
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.001
	Institute of Work & Health	0.004
	<b>Sub-Total</b>	<b>0.131</b>
<b>B.3</b>	Prevention	
	Workplace Safety and Prevention Services	<b>0.056</b>
<b>B.4</b>	<b>TOTAL OVERHEAD EXPENSES</b>	<b>0.571</b>

**2011 PREMIUM RATES  
SUB-COMPONENTS OF OVERHEAD EXPENSES**

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

**(CLASS D: MANUFACTURING)**

<b>Overhead Expenses Component</b>	<b>Overhead Expenses Sub-Component</b>	<b>Premium Rate Component</b>
<b>B.1</b>	WSIB Administrative	<b>0.377</b>
<b>B.2</b>	Legislative Obligations	
	WSIAT	0.019
	Office of Worker Advisor	0.009
	Office of Employer Advisor	0.003
	OHSA	0.092
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.001
	Institute of Work & Health	0.004
	<b>Sub-Total</b>	<b>0.129</b>
<b>B.3</b>	Prevention	
	Workplace Safety and Prevention Services	<b>0.055</b>
<b>B.4</b>	<b>TOTAL OVERHEAD EXPENSES</b>	<b>0.561</b>

**2011 PREMIUM RATES  
 SUB-COMPONENTS OF OVERHEAD EXPENSES**

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

**(CLASS D: MANUFACTURING)**

<b>Overhead Expenses Component</b>	<b>Overhead Expenses Sub-Component</b>	<b>Premium Rate Component</b>
<b>B.1</b>	WSIB Administrative	<b>0.231</b>
<b>B.2</b>	Legislative Obligations	
	WSIAT	0.012
	Office of Worker Advisor	0.006
	Office of Employer Advisor	0.002
	OHSA	0.056
	Mine Rescue	0.000
	Construction Certification Training Program Administration	0.000
	Institute of Work & Health	0.002
	<b>Sub-Total</b>	<b>0.078</b>
<b>B.3</b>	Prevention	
	Workplace Safety North	<b>0.101</b>
<b>B.4</b>	<b>TOTAL OVERHEAD EXPENSES</b>	<b>0.410</b>

**2011 PREMIUM RATES  
SUB-COMPONENTS OF OVERHEAD EXPENSES**

**RATE GROUP 335: PUBLISHING**

**(CLASS D: MANUFACTURING)**

<b>Overhead Expenses Component</b>	<b>Overhead Expenses Sub-Component</b>	<b>Premium Rate Component</b>
<b>B.1</b>	WSIB Administrative	<b>0.086</b>
<b>B.2</b>	Legislative Obligations	
	WSIAT	0.004
	Office of Worker Advisor	0.002
	Office of Employer Advisor	0.001
	OHSA	0.021
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.000
	Institute of Work & Health	0.001
	<b>Sub-Total</b>	<b>0.029</b>
<b>B.3</b>	Prevention	
	Workplace Safety and Prevention Services	<b>0.022</b>
<b>B.4</b>	<b>TOTAL OVERHEAD EXPENSES</b>	<b>0.137</b>

**2011 PREMIUM RATES  
SUB-COMPONENTS OF OVERHEAD EXPENSES**

**RATE GROUP 338: FOLDING CARTONS**

**(CLASS D: MANUFACTURING)**

<b>Overhead Expenses Component</b>	<b>Overhead Expenses Sub-Component</b>	<b>Premium Rate Component</b>
<b>B.1</b>	WSIB Administrative	<b>0.283</b>
<b>B.2</b>	Legislative Obligations	
	WSIAT	0.015
	Office of Worker Advisor	0.007
	Office of Employer Advisor	0.002
	OHSA	0.069
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	<b>Sub-Total</b>	<b>0.096</b>
<b>B.3</b>	Prevention	
	Workplace Safety North	<b>0.119</b>
<b>B.4</b>	<b>TOTAL OVERHEAD EXPENSES</b>	<b>0.498</b>

**2011 PREMIUM RATES  
 SUB-COMPONENTS OF OVERHEAD EXPENSES**

**RATE GROUP 341: PAPER PRODUCTS**

**(CLASS D: MANUFACTURING)**

<b>Overhead Expenses Component</b>	<b>Overhead Expenses Sub-Component</b>	<b>Premium Rate Component</b>
<b>B.1</b>	WSIB Administrative	<b>0.314</b>
<b>B.2</b>	Legislative Obligations	
	WSIAT	0.016
	Office of Worker Advisor	0.008
	Office of Employer Advisor	0.003
	OHSA	0.077
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	<b>Sub-Total</b>	<b>0.107</b>
<b>B.3</b>	Prevention	
	Workplace Safety North	<b>0.130</b>
<b>B.4</b>	<b>TOTAL OVERHEAD EXPENSES</b>	<b>0.551</b>

**2011 PREMIUM RATES  
 SUB-COMPONENTS OF OVERHEAD EXPENSES**

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

**(CLASS D: MANUFACTURING)**

<b>Overhead Expenses Component</b>	<b>Overhead Expenses Sub-Component</b>	<b>Premium Rate Component</b>
<b>B.1</b>	WSIB Administrative	<b>0.281</b>
<b>B.2</b>	Legislative Obligations	
	WSIAT	0.015
	Office of Worker Advisor	0.007
	Office of Employer Advisor	0.002
	OHSA	0.069
	Mine Rescue	0.000
	Construction Certification Training Program Administration	0.000
	Institute of Work & Health	0.003
	<b>Sub-Total</b>	<b>0.096</b>
<b>B.3</b>	Prevention	
	Workplace Safety North	<b>0.118</b>
<b>B.4</b>	<b>TOTAL OVERHEAD EXPENSES</b>	<b>0.495</b>

**2011 PREMIUM RATES  
SUB-COMPONENTS OF OVERHEAD EXPENSES**

**RATE GROUP 358: FOUNDRIES**

**(CLASS D: MANUFACTURING)**

<b>Overhead Expenses Component</b>	<b>Overhead Expenses Sub-Component</b>	<b>Premium Rate Component</b>
<b>B.1</b>	WSIB Administrative	<b>0.384</b>
<b>B.2</b>	Legislative Obligations	
	WSIAT	0.020
	Office of Worker Advisor	0.010
	Office of Employer Advisor	0.003
	OHSA	0.094
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.001
	Institute of Work & Health	0.004
	<b>Sub-Total</b>	<b>0.131</b>
<b>B.3</b>	Prevention	
	Workplace Safety and Prevention Services	<b>0.056</b>
<b>B.4</b>	<b>TOTAL OVERHEAD EXPENSES</b>	<b>0.571</b>



**2011 PREMIUM RATES**  
**SUB-COMPONENTS OF OVERHEAD EXPENSES**

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

**(CLASS D: MANUFACTURING)**

<b>Overhead Expenses Component</b>	<b>Overhead Expenses Sub-Component</b>	<b>Premium Rate Component</b>
<b>B.1</b>	<b>WSIB Administrative</b>	<b>0.343</b>
<b>B.2</b>	<b>Legislative Obligations</b>	
	WSIAT	0.018
	Office of Worker Advisor	0.009
	Office of Employer Advisor	0.003
	OHSA	0.084
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	<b>Sub-Total</b>	<b>0.117</b>
<b>B.3</b>	<b>Prevention</b>	
	Workplace Safety and Prevention Services	<b>0.050</b>
<b>B.4</b>	<b>TOTAL OVERHEAD EXPENSES</b>	<b>0.510</b>

\* Experience for rate groups 361, 390, 419, 421, 424 and 425 has been combined in order to determine a common 2011 Premium Rate.

**2011 PREMIUM RATES  
SUB-COMPONENTS OF OVERHEAD EXPENSES**

**RATE GROUP 374: DOORS AND WINDOWS**

**(CLASS D: MANUFACTURING)**

<b>Overhead Expenses Component</b>	<b>Overhead Expenses Sub-Component</b>	<b>Premium Rate Component</b>
<b>B.1</b>	<b>WSIB Administrative</b>	<b>0.341</b>
<b>B.2</b>	<b>Legislative Obligations</b>	
	WSIAT	0.018
	Office of Worker Advisor	0.009
	Office of Employer Advisor	0.003
	OHSA	0.083
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	<b>Sub-Total</b>	<b>0.116</b>
<b>B.3</b>	<b>Prevention</b>	
	Workplace Safety and Prevention Services	<b>0.049</b>
<b>B.4</b>	<b>TOTAL OVERHEAD EXPENSES</b>	<b>0.506</b>

**2011 PREMIUM RATES  
 SUB-COMPONENTS OF OVERHEAD EXPENSES**

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

**(CLASS D: MANUFACTURING)**

<b>Overhead Expenses Component</b>	<b>Overhead Expenses Sub-Component</b>	<b>Premium Rate Component</b>
<b>B.1</b>	WSIB Administrative	<b>0.408</b>
<b>B.2</b>	Legislative Obligations	
	WSIAT	0.021
	Office of Worker Advisor	0.010
	Office of Employer Advisor	0.003
	OHSA	0.100
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.001
	Institute of Work & Health	0.004
	<b>Sub-Total</b>	<b>0.140</b>
<b>B.3</b>	Prevention	
	Workplace Safety and Prevention Services	<b>0.060</b>
<b>B.4</b>	<b>TOTAL OVERHEAD EXPENSES</b>	<b>0.608</b>

**2011 PREMIUM RATES  
SUB-COMPONENTS OF OVERHEAD EXPENSES**

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

**(CLASS D: MANUFACTURING)**

<b>Overhead Expenses Component</b>	<b>Overhead Expenses Sub-Component</b>	<b>Premium Rate Component</b>
<b>B.1</b>	WSIB Administrative	<b>0.378</b>
<b>B.2</b>	Legislative Obligations	
	WSIAT	0.020
	Office of Worker Advisor	0.009
	Office of Employer Advisor	0.003
	OHSA	0.093
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.001
	Institute of Work & Health	0.004
	<b>Sub-Total</b>	<b>0.129</b>
<b>B.3</b>	Prevention	
	Workplace Safety and Prevention Services	<b>0.055</b>
<b>B.4</b>	<b>TOTAL OVERHEAD EXPENSES</b>	<b>0.562</b>

**2011 PREMIUM RATES  
 SUB-COMPONENTS OF OVERHEAD EXPENSES**

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

**(CLASS D: MANUFACTURING)**

<b>Overhead Expenses Component</b>	<b>Overhead Expenses Sub-Component</b>	<b>Premium Rate Component</b>
<b>B.1</b>	WSIB Administrative	<b>0.293</b>
<b>B.2</b>	Legislative Obligations	
	WSIAT	0.015
	Office of Worker Advisor	0.007
	Office of Employer Advisor	0.002
	OHSA	0.072
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	<b>Sub-Total</b>	<b>0.100</b>
<b>B.3</b>	Prevention	
	Workplace Safety and Prevention Services	<b>0.042</b>
<b>B.4</b>	<b>TOTAL OVERHEAD EXPENSES</b>	<b>0.435</b>

**2011 PREMIUM RATES  
SUB-COMPONENTS OF OVERHEAD EXPENSES**

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

**(CLASS D: MANUFACTURING)**

<b>Overhead Expenses Component</b>	<b>Overhead Expenses Sub-Component</b>	<b>Premium Rate Component</b>
<b>B.1</b>	WSIB Administrative	<b>0.263</b>
<b>B.2</b>	Legislative Obligations	
	WSIAT	0.014
	Office of Worker Advisor	0.007
	Office of Employer Advisor	0.002
	OHSA	0.064
	Mine Rescue	0.000
	Construction Certification Training Program Administration	0.000
	Institute of Work & Health	0.003
	<b>Sub-Total</b>	<b>0.089</b>
<b>B.3</b>	Prevention	
	Workplace Safety and Prevention Services	<b>0.037</b>
<b>B.4</b>	<b>TOTAL OVERHEAD EXPENSES</b>	<b>0.389</b>

**2011 PREMIUM RATES  
 SUB-COMPONENTS OF OVERHEAD EXPENSES**

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

**(CLASS D: MANUFACTURING)**

<b>Overhead Expenses Component</b>	<b>Overhead Expenses Sub-Component</b>	<b>Premium Rate Component</b>
<b>B.1</b>	WSIB Administrative	<b>0.296</b>
<b>B.2</b>	Legislative Obligations	
	WSIAT	0.015
	Office of Worker Advisor	0.007
	Office of Employer Advisor	0.002
	OHSA	0.072
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	<b>Sub-Total</b>	<b>0.101</b>
<b>B.3</b>	Prevention	
	Workplace Safety and Prevention Services	<b>0.042</b>
<b>B.4</b>	<b>TOTAL OVERHEAD EXPENSES</b>	<b>0.439</b>

**2011 PREMIUM RATES  
 SUB-COMPONENTS OF OVERHEAD EXPENSES**

**RATE GROUP 385: MACHINE SHOPS**

**(CLASS D: MANUFACTURING)**

<b>Overhead Expenses Component</b>	<b>Overhead Expenses Sub-Component</b>	<b>Premium Rate Component</b>
<b>B.1</b>	WSIB Administrative	<b>0.285</b>
<b>B.2</b>	Legislative Obligations	
	WSIAT	0.015
	Office of Worker Advisor	0.007
	Office of Employer Advisor	0.002
	OHSA	0.070
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	<b>Sub-Total</b>	<b>0.097</b>
<b>B.3</b>	Prevention	
	Workplace Safety and Prevention Services	<b>0.040</b>
<b>B.4</b>	<b>TOTAL OVERHEAD EXPENSES</b>	<b>0.422</b>



**2011 PREMIUM RATES  
 SUB-COMPONENTS OF OVERHEAD EXPENSES**

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

**(CLASS D: MANUFACTURING)**

<b>Overhead Expenses Component</b>	<b>Overhead Expenses Sub-Component</b>	<b>Premium Rate Component</b>
<b>B.1</b>	WSIB Administrative	<b>0.347</b>
<b>B.2</b>	Legislative Obligations	
	WSIAT	0.018
	Office of Worker Advisor	0.009
	Office of Employer Advisor	0.003
	OHSA	0.085
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	<b>Sub-Total</b>	<b>0.119</b>
<b>B.3</b>	Prevention	
	Workplace Safety and Prevention Services	<b>0.050</b>
<b>B.4</b>	<b>TOTAL OVERHEAD EXPENSES</b>	<b>0.516</b>

**2011 PREMIUM RATES  
 SUB-COMPONENTS OF OVERHEAD EXPENSES**

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

**(CLASS D: MANUFACTURING)**

<b>Overhead Expenses Component</b>	<b>Overhead Expenses Sub-Component</b>	<b>Premium Rate Component</b>
<b>B.1</b>	WSIB Administrative	<b>0.284</b>
<b>B.2</b>	Legislative Obligations	
	WSIAT	0.015
	Office of Worker Advisor	0.007
	Office of Employer Advisor	0.002
	OHSA	0.069
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	<b>Sub-Total</b>	<b>0.097</b>
<b>B.3</b>	Prevention	
	Workplace Safety and Prevention Services	<b>0.040</b>
<b>B.4</b>	<b>TOTAL OVERHEAD EXPENSES</b>	<b>0.421</b>

**2011 PREMIUM RATES  
 SUB-COMPONENTS OF OVERHEAD EXPENSES**

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

**(CLASS D: MANUFACTURING)**

<b>Overhead Expenses Component</b>	<b>Overhead Expenses Sub-Component</b>	<b>Premium Rate Component</b>
<b>B.1</b>	WSIB Administrative	<b>0.343</b>
<b>B.2</b>	Legislative Obligations	
	WSIAT	0.018
	Office of Worker Advisor	0.009
	Office of Employer Advisor	0.003
	OHSA	0.084
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	<b>Sub-Total</b>	<b>0.117</b>
<b>B.3</b>	Prevention	
	Workplace Safety and Prevention Services	<b>0.050</b>
<b>B.4</b>	<b>TOTAL OVERHEAD EXPENSES</b>	<b>0.510</b>

\* Experience for rate groups 361, 390, 419, 421, 424 and 425 has been combined in order to determine a common 2011 Premium Rate.

**2011 PREMIUM RATES  
SUB-COMPONENTS OF OVERHEAD EXPENSES**

**RATE GROUP 393: WIRE PRODUCTS**

**(CLASS D: MANUFACTURING)**

<b>Overhead Expenses Component</b>	<b>Overhead Expenses Sub-Component</b>	<b>Premium Rate Component</b>
<b>B.1</b>	WSIB Administrative	<b>0.330</b>
<b>B.2</b>	Legislative Obligations	
	WSIAT	0.017
	Office of Worker Advisor	0.008
	Office of Employer Advisor	0.003
	OHSA	0.081
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	<b>Sub-Total</b>	<b>0.113</b>
<b>B.3</b>	Prevention	
	Workplace Safety and Prevention Services	<b>0.048</b>
<b>B.4</b>	<b>TOTAL OVERHEAD EXPENSES</b>	<b>0.491</b>

**2011 PREMIUM RATES  
 SUB-COMPONENTS OF OVERHEAD EXPENSES**

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

**(CLASS D: MANUFACTURING)**

<b>Overhead Expenses Component</b>	<b>Overhead Expenses Sub-Component</b>	<b>Premium Rate Component</b>
<b>B.1</b>	WSIB Administrative	<b>0.269</b>
<b>B.2</b>	Legislative Obligations	
	WSIAT	0.014
	Office of Worker Advisor	0.007
	Office of Employer Advisor	0.002
	OHSA	0.066
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	<b>Sub-Total</b>	<b>0.092</b>
<b>B.3</b>	Prevention	
	Workplace Safety and Prevention Services	<b>0.038</b>
<b>B.4</b>	<b>TOTAL OVERHEAD EXPENSES</b>	<b>0.399</b>

**2011 PREMIUM RATES  
SUB-COMPONENTS OF OVERHEAD EXPENSES**

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

**(CLASS D: MANUFACTURING)**

<b>Overhead Expenses Component</b>	<b>Overhead Expenses Sub-Component</b>	<b>Premium Rate Component</b>
<b>B.1</b>	WSIB Administrative	<b>0.235</b>
<b>B.2</b>	Legislative Obligations	
	WSIAT	0.012
	Office of Worker Advisor	0.006
	Office of Employer Advisor	0.002
	OHSA	0.057
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.000
	Institute of Work & Health	0.002
	<b>Sub-Total</b>	<b>0.080</b>
<b>B.3</b>	Prevention	
	Workplace Safety and Prevention Services	<b>0.032</b>
<b>B.4</b>	<b>TOTAL OVERHEAD EXPENSES</b>	<b>0.347</b>

**2011 PREMIUM RATES**  
**SUB-COMPONENTS OF OVERHEAD EXPENSES**

**RATE GROUP 406: ELEVATORS AND ESCALATORS**

**(CLASS D: MANUFACTURING)**

<b>Overhead Expenses Component</b>	<b>Overhead Expenses Sub-Component</b>	<b>Premium Rate Component</b>
<b>B.1</b>	<b>WSIB Administrative</b>	<b>0.291</b>
<b>B.2</b>	<b>Legislative Obligations</b>	
	WSIAT	0.015
	Office of Worker Advisor	0.007
	Office of Employer Advisor	0.002
	OHSA	0.071
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	<b>Sub-Total</b>	<b>0.099</b>
<b>B.3</b>	<b>Prevention</b>	
	Workplace Safety and Prevention Services	<b>0.041</b>
<b>B.4</b>	<b>TOTAL OVERHEAD EXPENSES</b>	<b>0.431</b>

**2011 PREMIUM RATES  
 SUB-COMPONENTS OF OVERHEAD EXPENSES**

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

**(CLASS D: MANUFACTURING)**

<b>Overhead Expenses Component</b>	<b>Overhead Expenses Sub-Component</b>	<b>Premium Rate Component</b>
<b>B.1</b>	WSIB Administrative	<b>0.276</b>
<b>B.2</b>	Legislative Obligations	
	WSIAT	0.014
	Office of Worker Advisor	0.007
	Office of Employer Advisor	0.002
	OHSA	0.067
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	<b>Sub-Total</b>	<b>0.094</b>
<b>B.3</b>	Prevention	
	Workplace Safety and Prevention Services	<b>0.039</b>
<b>B.4</b>	<b>TOTAL OVERHEAD EXPENSES</b>	<b>0.409</b>



**2011 PREMIUM RATES  
 SUB-COMPONENTS OF OVERHEAD EXPENSES**

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

**(CLASS D: MANUFACTURING)**

<b>Overhead Expenses Component</b>	<b>Overhead Expenses Sub-Component</b>	<b>Premium Rate Component</b>
<b>B.1</b>	WSIB Administrative	<b>0.301</b>
<b>B.2</b>	Legislative Obligations	
	WSIAT	0.016
	Office of Worker Advisor	0.008
	Office of Employer Advisor	0.003
	OHSA	0.074
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	<b>Sub-Total</b>	<b>0.103</b>
<b>B.3</b>	Prevention	
	Workplace Safety and Prevention Services	<b>0.043</b>
<b>B.4</b>	<b>TOTAL OVERHEAD EXPENSES</b>	<b>0.447</b>

**2011 PREMIUM RATES  
SUB-COMPONENTS OF OVERHEAD EXPENSES**

**RATE GROUP 417: AIRCRAFT MANUFACTURING**

**(CLASS D: MANUFACTURING)**

<b>Overhead Expenses Component</b>	<b>Overhead Expenses Sub-Component</b>	<b>Premium Rate Component</b>
<b>B.1</b>	WSIB Administrative	<b>0.224</b>
<b>B.2</b>	Legislative Obligations	
	WSIAT	0.012
	Office of Worker Advisor	0.006
	Office of Employer Advisor	0.002
	OHSA	0.055
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.000
	Institute of Work & Health	0.002
	<b>Sub-Total</b>	<b>0.076</b>
<b>B.3</b>	Prevention	
	Workplace Safety and Prevention Services	<b>0.030</b>
<b>B.4</b>	<b>TOTAL OVERHEAD EXPENSES</b>	<b>0.330</b>

**2011 PREMIUM RATES  
SUB-COMPONENTS OF OVERHEAD EXPENSES**

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

**(CLASS D: MANUFACTURING)**

<b>Overhead Expenses Component</b>	<b>Overhead Expenses Sub-Component</b>	<b>Premium Rate Component</b>
<b>B.1</b>	WSIB Administrative	<b>0.343</b>
<b>B.2</b>	Legislative Obligations	
	WSIAT	0.018
	Office of Worker Advisor	0.009
	Office of Employer Advisor	0.003
	OHSA	0.084
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	<b>Sub-Total</b>	<b>0.117</b>
<b>B.3</b>	Prevention	
	Workplace Safety and Prevention Services	<b>0.050</b>
<b>B.4</b>	<b>TOTAL OVERHEAD EXPENSES</b>	<b>0.510</b>

\* Experience for rate groups 361, 390, 419, 421, 424 and 425 has been combined in order to determine a common 2011 Premium Rate.

**2011 PREMIUM RATES  
SUB-COMPONENTS OF OVERHEAD EXPENSES**

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

**(CLASS D: MANUFACTURING)**

<b>Overhead Expenses Component</b>	<b>Overhead Expenses Sub-Component</b>	<b>Premium Rate Component</b>
<b>B.1</b>	WSIB Administrative	<b>0.243</b>
<b>B.2</b>	Legislative Obligations	
	WSIAT	0.013
	Office of Worker Advisor	0.006
	Office of Employer Advisor	0.002
	OHSA	0.059
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.000
	Institute of Work & Health	0.002
	<b>Sub-Total</b>	<b>0.083</b>
<b>B.3</b>	Prevention	
	Workplace Safety and Prevention Services	<b>0.034</b>
<b>B.4</b>	<b>TOTAL OVERHEAD EXPENSES</b>	<b>0.360</b>

**2011 PREMIUM RATES**  
**SUB-COMPONENTS OF OVERHEAD EXPENSES**

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

**(CLASS D: MANUFACTURING)**

<b>Overhead Expenses Component</b>	<b>Overhead Expenses Sub-Component</b>	<b>Premium Rate Component</b>
<b>B.1</b>	WSIB Administrative	<b>0.343</b>
<b>B.2</b>	Legislative Obligations	
	WSIAT	0.018
	Office of Worker Advisor	0.009
	Office of Employer Advisor	0.003
	OHSA	0.084
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	<b>Sub-Total</b>	<b>0.117</b>
<b>B.3</b>	Prevention	
	Workplace Safety and Prevention Services	<b>0.050</b>
<b>B.4</b>	<b>TOTAL OVERHEAD EXPENSES</b>	<b>0.510</b>

\* Experience for rate groups 361, 390, 419, 421, 424 and 425 has been combined in order to determine a common 2011 Premium Rate.

**2011 PREMIUM RATES  
SUB-COMPONENTS OF OVERHEAD EXPENSES**

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

**(CLASS D: MANUFACTURING)**

<b>Overhead Expenses Component</b>	<b>Overhead Expenses Sub-Component</b>	<b>Premium Rate Component</b>
<b>B.1</b>	WSIB Administrative	<b>0.343</b>
<b>B.2</b>	Legislative Obligations	
	WSIAT	0.018
	Office of Worker Advisor	0.009
	Office of Employer Advisor	0.003
	OHSA	0.084
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	<b>Sub-Total</b>	<b>0.117</b>
<b>B.3</b>	Prevention	
	Workplace Safety and Prevention Services	<b>0.050</b>
<b>B.4</b>	<b>TOTAL OVERHEAD EXPENSES</b>	<b>0.510</b>

\* Experience for rate groups 361, 390, 419, 421, 424 and 425 has been combined in order to determine a common 2011 Premium Rate.

**2011 PREMIUM RATES**  
**SUB-COMPONENTS OF OVERHEAD EXPENSES**

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

**(CLASS D: MANUFACTURING)**

<b>Overhead Expenses Component</b>	<b>Overhead Expenses Sub-Component</b>	<b>Premium Rate Component</b>
<b>B.1</b>	WSIB Administrative	<b>0.343</b>
<b>B.2</b>	Legislative Obligations	
	WSIAT	0.018
	Office of Worker Advisor	0.009
	Office of Employer Advisor	0.003
	OHSA	0.084
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	<b>Sub-Total</b>	<b>0.117</b>
<b>B.3</b>	Prevention	
	Workplace Safety and Prevention Services	<b>0.050</b>
<b>B.4</b>	<b>TOTAL OVERHEAD EXPENSES</b>	<b>0.510</b>

\* Experience for rate groups 361, 390, 419, 421, 424 and 425 has been combined in order to determine a common 2011 Premium Rate.

**2011 PREMIUM RATES  
 SUB-COMPONENTS OF OVERHEAD EXPENSES**

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

**(CLASS D: MANUFACTURING)**

<b>Overhead Expenses Component</b>	<b>Overhead Expenses Sub-Component</b>	<b>Premium Rate Component</b>
<b>B.1</b>	WSIB Administrative	<b>0.400</b>
<b>B.2</b>	Legislative Obligations	
	WSIAT	0.021
	Office of Worker Advisor	0.010
	Office of Employer Advisor	0.003
	OHSA	0.098
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.001
	Institute of Work & Health	0.004
	<b>Sub-Total</b>	<b>0.137</b>
<b>B.3</b>	Prevention	
	Workplace Safety and Prevention Services	<b>0.059</b>
<b>B.4</b>	<b>TOTAL OVERHEAD EXPENSES</b>	<b>0.596</b>



**2011 PREMIUM RATES  
 SUB-COMPONENTS OF OVERHEAD EXPENSES**

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

**(CLASS D: MANUFACTURING)**

<b>Overhead Expenses Component</b>	<b>Overhead Expenses Sub-Component</b>	<b>Premium Rate Component</b>
<b>B.1</b>	WSIB Administrative	<b>0.390</b>
<b>B.2</b>	Legislative Obligations	
	WSIAT	0.020
	Office of Worker Advisor	0.010
	Office of Employer Advisor	0.003
	OHSA	0.096
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.001
	Institute of Work & Health	0.004
	<b>Sub-Total</b>	<b>0.133</b>
<b>B.3</b>	Prevention	
	Workplace Safety and Prevention Services	<b>0.057</b>
<b>B.4</b>	<b>TOTAL OVERHEAD EXPENSES</b>	<b>0.580</b>

**2011 PREMIUM RATES**  
**SUB-COMPONENTS OF OVERHEAD EXPENSES**

**RATE GROUP 442: RAILROAD ROLLING STOCK**

**(CLASS D: MANUFACTURING)**

<b>Overhead Expenses Component</b>	<b>Overhead Expenses Sub-Component</b>	<b>Premium Rate Component</b>
<b>B.1</b>	<b>WSIB Administrative</b>	<b>0.293</b>
<b>B.2</b>	<b>Legislative Obligations</b>	
	WSIAT	0.015
	Office of Worker Advisor	0.007
	Office of Employer Advisor	0.002
	OHSA	0.072
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	<b>Sub-Total</b>	<b>0.100</b>
<b>B.3</b>	<b>Prevention</b>	
	Workplace Safety and Prevention Services	<b>0.042</b>
<b>B.4</b>	<b>TOTAL OVERHEAD EXPENSES</b>	<b>0.435</b>

**2011 PREMIUM RATES  
 SUB-COMPONENTS OF OVERHEAD EXPENSES**

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

**(CLASS D: MANUFACTURING)**

<b>Overhead Expenses Component</b>	<b>Overhead Expenses Sub-Component</b>	<b>Premium Rate Component</b>
<b>B.1</b>	WSIB Administrative	<b>0.288</b>
<b>B.2</b>	Legislative Obligations	
	WSIAT	0.015
	Office of Worker Advisor	0.007
	Office of Employer Advisor	0.002
	OHSA	0.070
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	<b>Sub-Total</b>	<b>0.098</b>
<b>B.3</b>	Prevention	
	Workplace Safety and Prevention Services	<b>0.041</b>
<b>B.4</b>	<b>TOTAL OVERHEAD EXPENSES</b>	<b>0.427</b>

**2011 PREMIUM RATES  
SUB-COMPONENTS OF OVERHEAD EXPENSES**

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

**(CLASS D: MANUFACTURING)**

<b>Overhead Expenses Component</b>	<b>Overhead Expenses Sub-Component</b>	<b>Premium Rate Component</b>
<b>B.1</b>	WSIB Administrative	<b>0.276</b>
<b>B.2</b>	Legislative Obligations	
	WSIAT	0.014
	Office of Worker Advisor	0.007
	Office of Employer Advisor	0.002
	OHSA	0.067
	Mine Rescue	0.000
	Construction Certification Training Program Administration	0.000
	Institute of Work & Health	0.003
	<b>Sub-Total</b>	<b>0.094</b>
<b>B.3</b>	Prevention	
	Workplace Safety and Prevention Services	<b>0.039</b>
<b>B.4</b>	<b>TOTAL OVERHEAD EXPENSES</b>	<b>0.409</b>

**2011 PREMIUM RATES  
 SUB-COMPONENTS OF OVERHEAD EXPENSES**

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

**(CLASS D: MANUFACTURING)**

<b>Overhead Expenses Component</b>	<b>Overhead Expenses Sub-Component</b>	<b>Premium Rate Component</b>
<b>B.1</b>	WSIB Administrative	<b>0.062</b>
<b>B.2</b>	Legislative Obligations	
	WSIAT	0.003
	Office of Worker Advisor	0.002
	Office of Employer Advisor	0.001
	OHSA	0.015
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.000
	Institute of Work & Health	0.001
	<b>Sub-Total</b>	<b>0.021</b>
<b>B.3</b>	Prevention	
	Workplace Safety and Prevention Services	<b>0.021</b>
<b>B.4</b>	<b>TOTAL OVERHEAD EXPENSES</b>	<b>0.104</b>

**2011 PREMIUM RATES  
 SUB-COMPONENTS OF OVERHEAD EXPENSES**

**RATE GROUP 477: INDUSTRIAL ELECTRICAL EQUIPMENT**

**(CLASS D: MANUFACTURING)**

<b>Overhead Expenses Component</b>	<b>Overhead Expenses Sub-Component</b>	<b>Premium Rate Component</b>
<b>B.1</b>	WSIB Administrative	<b>0.224</b>
<b>B.2</b>	Legislative Obligations	
	WSIAT	0.012
	Office of Worker Advisor	0.006
	Office of Employer Advisor	0.002
	OHSA	0.054
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.000
	Institute of Work & Health	0.002
	<b>Sub-Total</b>	<b>0.076</b>
<b>B.3</b>	Prevention	
	Workplace Safety and Prevention Services	<b>0.030</b>
<b>B.4</b>	<b>TOTAL OVERHEAD EXPENSES</b>	<b>0.330</b>

**2011 PREMIUM RATES  
 SUB-COMPONENTS OF OVERHEAD EXPENSES**

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

**(CLASS D: MANUFACTURING)**

<b>Overhead Expenses Component</b>	<b>Overhead Expenses Sub-Component</b>	<b>Premium Rate Component</b>
<b>B.1</b>	WSIB Administrative	<b>0.397</b>
<b>B.2</b>	Legislative Obligations	
	WSIAT	0.021
	Office of Worker Advisor	0.010
	Office of Employer Advisor	0.003
	OHSA	0.098
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.001
	Institute of Work & Health	0.004
	<b>Sub-Total</b>	<b>0.136</b>
<b>B.3</b>	Prevention	
	Workplace Safety and Prevention Services	<b>0.059</b>
<b>B.4</b>	<b>TOTAL OVERHEAD EXPENSES</b>	<b>0.592</b>

**2011 PREMIUM RATES  
SUB-COMPONENTS OF OVERHEAD EXPENSES**

**RATE GROUP 496: CONCRETE PRODUCTS**

**(CLASS D: MANUFACTURING)**

<b>Overhead Expenses Component</b>	<b>Overhead Expenses Sub-Component</b>	<b>Premium Rate Component</b>
<b>B.1</b>	WSIB Administrative	<b>0.450</b>
<b>B.2</b>	Legislative Obligations	
	WSIAT	0.023
	Office of Worker Advisor	0.011
	Office of Employer Advisor	0.004
	OHSA	0.111
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.001
	Institute of Work & Health	0.004
	<b>Sub-Total</b>	<b>0.154</b>
<b>B.3</b>	Prevention	
	Workplace Safety and Prevention Services	<b>0.067</b>
<b>B.4</b>	<b>TOTAL OVERHEAD EXPENSES</b>	<b>0.671</b>



**2011 PREMIUM RATES  
SUB-COMPONENTS OF OVERHEAD EXPENSES**

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

**(CLASS D: MANUFACTURING)**

<b>Overhead Expenses Component</b>	<b>Overhead Expenses Sub-Component</b>	<b>Premium Rate Component</b>
<b>B.1</b>	WSIB Administrative	<b>0.360</b>
<b>B.2</b>	Legislative Obligations	
	WSIAT	0.019
	Office of Worker Advisor	0.009
	Office of Employer Advisor	0.003
	OHSA	0.088
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.000
	Institute of Work & Health	0.004
	<b>Sub-Total</b>	<b>0.123</b>
<b>B.3</b>	Prevention	
	Infrastructure Health and Safety Association	<b>0.093</b>
<b>B.4</b>	<b>TOTAL OVERHEAD EXPENSES</b>	<b>0.576</b>

**2011 PREMIUM RATES**  
**SUB-COMPONENTS OF OVERHEAD EXPENSES**

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

**(CLASS D: MANUFACTURING)**

<b>Overhead Expenses Component</b>	<b>Overhead Expenses Sub-Component</b>	<b>Premium Rate Component</b>
<b>B.1</b>	<b>WSIB Administrative</b>	<b>0.308</b>
<b>B.2</b>	<b>Legislative Obligations</b>	
	WSIAT	0.016
	Office of Worker Advisor	0.008
	Office of Employer Advisor	0.003
	OHSA	0.075
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	<b>Sub-Total</b>	<b>0.105</b>
<b>B.3</b>	<b>Prevention</b>	
	Workplace Safety and Prevention Services	<b>0.044</b>
<b>B.4</b>	<b>TOTAL OVERHEAD EXPENSES</b>	<b>0.457</b>

**2011 PREMIUM RATES  
 SUB-COMPONENTS OF OVERHEAD EXPENSES**

**RATE GROUP 502: GLASS PRODUCTS**

**(CLASS D: MANUFACTURING)**

<b>Overhead Expenses Component</b>	<b>Overhead Expenses Sub-Component</b>	<b>Premium Rate Component</b>
<b>B.1</b>	WSIB Administrative	<b>0.311</b>
<b>B.2</b>	Legislative Obligations	
	WSIAT	0.016
	Office of Worker Advisor	0.008
	Office of Employer Advisor	0.003
	OHSA	0.076
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	<b>Sub-Total</b>	<b>0.106</b>
<b>B.3</b>	Prevention	
	Workplace Safety and Prevention Services	<b>0.045</b>
<b>B.4</b>	<b>TOTAL OVERHEAD EXPENSES</b>	<b>0.462</b>

**2011 PREMIUM RATES**  
**SUB-COMPONENTS OF OVERHEAD EXPENSES**

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

**(CLASS D: MANUFACTURING)**

<b>Overhead Expenses Component</b>	<b>Overhead Expenses Sub-Component</b>	<b>Premium Rate Component</b>
<b>B.1</b>	<b>WSIB Administrative</b>	<b>0.185</b>
<b>B.2</b>	<b>Legislative Obligations</b>	
	WSIAT	0.010
	Office of Worker Advisor	0.005
	Office of Employer Advisor	0.002
	OHSA	0.045
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.000
	Institute of Work & Health	0.002
	<b>Sub-Total</b>	<b>0.063</b>
<b>B.3</b>	<b>Prevention</b>	
	Workplace Safety and Prevention Services	<b>0.027</b>
<b>B.4</b>	<b>TOTAL OVERHEAD EXPENSES</b>	<b>0.275</b>

**2011 PREMIUM RATES  
SUB-COMPONENTS OF OVERHEAD EXPENSES**

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

**(CLASS D: MANUFACTURING)**

<b>Overhead Expenses Component</b>	<b>Overhead Expenses Sub-Component</b>	<b>Premium Rate Component</b>
<b>B.1</b>	WSIB Administrative	<b>0.236</b>
<b>B.2</b>	Legislative Obligations	
	WSIAT	0.012
	Office of Worker Advisor	0.006
	Office of Employer Advisor	0.002
	OHSA	0.057
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.000
	Institute of Work & Health	0.002
	<b>Sub-Total</b>	<b>0.080</b>
<b>B.3</b>	Prevention	
	Workplace Safety and Prevention Services	<b>0.032</b>
<b>B.4</b>	<b>TOTAL OVERHEAD EXPENSES</b>	<b>0.348</b>

**2011 PREMIUM RATES  
SUB-COMPONENTS OF OVERHEAD EXPENSES**

**RATE GROUP 514: PHARMACEUTICALS AND MEDICINES**

**(CLASS D: MANUFACTURING)**

<b>Overhead Expenses Component</b>	<b>Overhead Expenses Sub-Component</b>	<b>Premium Rate Component</b>
<b>B.1</b>	WSIB Administrative	<b>0.150</b>
<b>B.2</b>	Legislative Obligations	
	WSIAT	0.008
	Office of Worker Advisor	0.004
	Office of Employer Advisor	0.001
	OHSA	0.036
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.000
	Institute of Work & Health	0.001
	<b>Sub-Total</b>	<b>0.051</b>
<b>B.3</b>	Prevention	
	Workplace Safety and Prevention Services	<b>0.025</b>
<b>B.4</b>	<b>TOTAL OVERHEAD EXPENSES</b>	<b>0.226</b>

**2011 PREMIUM RATES  
SUB-COMPONENTS OF OVERHEAD EXPENSES**

**RATE GROUP 517: SOAP AND TOILETRIES**

**(CLASS D: MANUFACTURING)**

<b>Overhead Expenses Component</b>	<b>Overhead Expenses Sub-Component</b>	<b>Premium Rate Component</b>
<b>B.1</b>	WSIB Administrative	<b>0.231</b>
<b>B.2</b>	Legislative Obligations	
	WSIAT	0.012
	Office of Worker Advisor	0.006
	Office of Employer Advisor	0.002
	OHSA	0.056
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.000
	Institute of Work & Health	0.002
	<b>Sub-Total</b>	<b>0.078</b>
<b>B.3</b>	Prevention	
	Workplace Safety and Prevention Services	<b>0.032</b>
<b>B.4</b>	<b>TOTAL OVERHEAD EXPENSES</b>	<b>0.341</b>

**2011 PREMIUM RATES**  
**SUB-COMPONENTS OF OVERHEAD EXPENSES**

**RATE GROUP 524: CHEMICAL INDUSTRIES**

**(CLASS D: MANUFACTURING)**

<b>Overhead Expenses Component</b>	<b>Overhead Expenses Sub-Component</b>	<b>Premium Rate Component</b>
<b>B.1</b>	WSIB Administrative	<b>0.248</b>
<b>B.2</b>	Legislative Obligations	
	WSIAT	0.013
	Office of Worker Advisor	0.006
	Office of Employer Advisor	0.002
	OHSA	0.060
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.000
	Institute of Work & Health	0.002
	<b>Sub-Total</b>	<b>0.084</b>
<b>B.3</b>	Prevention	
	Workplace Safety and Prevention Services	<b>0.034</b>
<b>B.4</b>	<b>TOTAL OVERHEAD EXPENSES</b>	<b>0.366</b>



**2011 PREMIUM RATES  
SUB-COMPONENTS OF OVERHEAD EXPENSES**

**RATE GROUP 529: JEWELRY AND INSTRUMENTS**

**(CLASS D: MANUFACTURING)**

<b>Overhead Expenses Component</b>	<b>Overhead Expenses Sub-Component</b>	<b>Premium Rate Component</b>
<b>B.1</b>	WSIB Administrative	<b>0.159</b>
<b>B.2</b>	Legislative Obligations	
	WSIAT	0.008
	Office of Worker Advisor	0.004
	Office of Employer Advisor	0.001
	OHSA	0.039
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.000
	Institute of Work & Health	0.002
	<b>Sub-Total</b>	<b>0.054</b>
<b>B.3</b>	Prevention	
	Workplace Safety and Prevention Services	<b>0.026</b>
<b>B.4</b>	<b>TOTAL OVERHEAD EXPENSES</b>	<b>0.239</b>

**2011 PREMIUM RATES  
SUB-COMPONENTS OF OVERHEAD EXPENSES**

**RATE GROUP 533: SIGNS AND DISPLAYS**

**(CLASS D: MANUFACTURING)**

<b>Overhead Expenses Component</b>	<b>Overhead Expenses Sub-Component</b>	<b>Premium Rate Component</b>
<b>B.1</b>	WSIB Administrative	<b>0.320</b>
<b>B.2</b>	Legislative Obligations	
	WSIAT	0.017
	Office of Worker Advisor	0.008
	Office of Employer Advisor	0.003
	OHSA	0.078
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	<b>Sub-Total</b>	<b>0.109</b>
<b>B.3</b>	Prevention	
	Workplace Safety and Prevention Services	<b>0.046</b>
<b>B.4</b>	<b>TOTAL OVERHEAD EXPENSES</b>	<b>0.475</b>

**2011 PREMIUM RATES  
SUB-COMPONENTS OF OVERHEAD EXPENSES**

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

**(CLASS D: MANUFACTURING)**

<b>Overhead Expenses Component</b>	<b>Overhead Expenses Sub-Component</b>	<b>Premium Rate Component</b>
<b>B.1</b>	WSIB Administrative	<b>0.383</b>
<b>B.2</b>	Legislative Obligations	
	WSIAT	0.020
	Office of Worker Advisor	0.010
	Office of Employer Advisor	0.003
	OHSA	0.094
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.001
	Institute of Work & Health	0.004
	<b>Sub-Total</b>	<b>0.131</b>
<b>B.3</b>	Prevention	
	Workplace Safety and Prevention Services	<b>0.056</b>
<b>B.4</b>	<b>TOTAL OVERHEAD EXPENSES</b>	<b>0.570</b>

**2011 PREMIUM RATES  
 SUB-COMPONENTS OF OVERHEAD EXPENSES**

**RATE GROUP 542: OTHER MANUFACTURED PRODUCTS**

**(CLASS D: MANUFACTURING)**

<b>Overhead Expenses Component</b>	<b>Overhead Expenses Sub-Component</b>	<b>Premium Rate Component</b>
<b>B.1</b>	WSIB Administrative	<b>0.257</b>
<b>B.2</b>	Legislative Obligations	
	WSIAT	0.013
	Office of Worker Advisor	0.006
	Office of Employer Advisor	0.002
	OHSA	0.063
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	<b>Sub-Total</b>	<b>0.088</b>
<b>B.3</b>	Prevention	
	Workplace Safety and Prevention Services	<b>0.036</b>
<b>B.4</b>	<b>TOTAL OVERHEAD EXPENSES</b>	<b>0.381</b>

## 2011 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

### CLASS D: MANUFACTURING

<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub-Component</u>	<u>Premium Rate Component</u>
<b>B.1</b> WSIB Administrative		<b>0.266</b>
<b>B.2</b> Legislative Obligations		
	WSIAT	0.014
	Office of Worker Advisor	0.007
	Office of Employer Advisor	0.002
	OHSA	0.065
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	<b>Sub-Total</b>	<b>0.091</b>
<b>B.3</b> Prevention		<b>0.046</b>
<b>B.4</b> TOTAL OVERHEAD EXPENSES		<b>0.403</b>

## 2011 PREMIUM RATE COMPONENTS

### RATE GROUP 207: MEAT AND FISH PRODUCTS

#### (CLASS D: MANUFACTURING)

Component	2011 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2011 Premium Rate	2010 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2010 Premium Rate		
<b>A. NEW CLAIMS COST</b>						
1. New Claims Cost	1.857	1.857	42%	2.045	2.045	48%
<b>B. OVERHEAD EXPENSES</b>						
1. WSIB Administrative	0.405			0.398		
2. Legislative Obligations	0.138			0.139		
3. Prevention	0.060			0.061		
4. TOTAL OVERHEAD EXPENSES	<u>0.603</u>	0.603	14%	<u>0.598</u>	0.598	14%
<b>C. PAST CLAIMS COST</b>						
1. Unfunded Liability	1.347			1.110		
2. (Gain)/Loss	0.614			0.517		
3. Bad Debts	0.035			N/A		
4. TOTAL PAST CLAIMS COST	<u>1.996</u>	1.996	45%	<u>1.627</u>	1.627	38%
<b>D. TOTAL PREMIUM RATE (A+B+C)</b>		<u><u>4.46</u></u>	<u>100%</u>		<u><u>4.27</u></u>	<u>100%</u>

## 2011 PREMIUM RATE COMPONENTS

### RATE GROUP 210: POULTRY PRODUCTS

#### (CLASS D: MANUFACTURING)

Component	2011 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2011 Premium Rate	2010 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2010 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. New Claims Cost	1.371	41%	1.582	47%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.337		0.341	
2. Legislative Obligations	0.115		0.119	
3. Prevention	0.049		0.052	
4. TOTAL OVERHEAD EXPENSES	<u>0.501</u>	15%	<u>0.512</u>	15%
<b>C. PAST CLAIMS COST</b>				
1. Unfunded Liability	0.995		0.859	
2. (Gain)/Loss	0.454		0.400	
3. Bad Debts	0.027		N/A	
4. TOTAL PAST CLAIMS COST	<u>1.476</u>	44%	<u>1.259</u>	38%
<b>D. TOTAL PREMIUM RATE (A+B+C)</b>	<u><u>3.35</u></u>	<u>100%</u>	<u><u>3.35</u></u>	<u>100%</u>

## 2011 PREMIUM RATE COMPONENTS

### RATE GROUP 214: FRUIT AND VEGETABLE PRODUCTS

#### (CLASS D: MANUFACTURING)

Component	2011 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2011 Premium Rate	2010 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2010 Premium Rate		
<b>A. NEW CLAIMS COST</b>						
1. New Claims Cost	1.035	1.035	40%	0.981	0.981	45%
<b>B. OVERHEAD EXPENSES</b>						
1. WSIB Administrative	0.290			0.266		
2. Legislative Obligations	0.099			0.092		
3. Prevention	0.041			0.039		
4. TOTAL OVERHEAD EXPENSES	<u>0.430</u>	0.430	17%	<u>0.397</u>	0.397	18%
<b>C. PAST CLAIMS COST</b>						
1. Unfunded Liability	0.749			0.532		
2. (Gain)/Loss	0.342			0.248		
3. Bad Debts	0.017			N/A		
4. TOTAL PAST CLAIMS COST	<u>1.108</u>	1.108	43%	<u>0.780</u>	0.780	36%
<b>D. TOTAL PREMIUM RATE (A+B+C)</b>		<u><u>2.57</u></u>	<u><u>100%</u></u>		<u><u>2.16</u></u>	<u><u>100%</u></u>



## 2011 PREMIUM RATE COMPONENTS

### RATE GROUP 216: DAIRY PRODUCTS

#### (CLASS D: MANUFACTURING)

Component	2011 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2011 Premium Rate	2010 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2010 Premium Rate		
<b>A. NEW CLAIMS COST</b>						
1. New Claims Cost	0.855	0.855	39%	0.875	0.875	45%
<b>B. OVERHEAD EXPENSES</b>						
1. WSIB Administrative	0.265			0.253		
2. Legislative Obligations	0.090			0.088		
3. Prevention	0.037			0.037		
4. TOTAL OVERHEAD EXPENSES	<u>0.392</u>	0.392	18%	<u>0.378</u>	0.378	19%
<b>C. PAST CLAIMS COST</b>						
1. Unfunded Liability	0.620			0.475		
2. (Gain)/Loss	0.283			0.221		
3. Bad Debts	0.016			N/A		
4. TOTAL PAST CLAIMS COST	<u>0.919</u>	0.919	42%	<u>0.696</u>	0.696	36%
<b>D. TOTAL PREMIUM RATE (A+B+C)</b>		<u><u>2.17</u></u>	<u><u>100%</u></u>		<u><u>1.95</u></u>	<u><u>100%</u></u>

## 2011 PREMIUM RATE COMPONENTS

### RATE GROUP 220: OTHER BAKERY PRODUCTS

#### (CLASS D: MANUFACTURING)

Component	2011 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2011 Premium Rate	2010 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2010 Premium Rate		
<b>A. NEW CLAIMS COST</b>						
1. New Claims Cost	1.582	1.582	41%	1.822	1.822	48%
<b>B. OVERHEAD EXPENSES</b>						
1. WSIB Administrative	0.367			0.371		
2. Legislative Obligations	0.125			0.129		
3. Prevention	0.054			0.056		
4. TOTAL OVERHEAD EXPENSES	<u>0.546</u>	0.546	14%	<u>0.556</u>	0.556	15%
<b>C. PAST CLAIMS COST</b>						
1. Unfunded Liability	1.148			0.990		
2. (Gain)/Loss	0.524			0.460		
3. Bad Debts	0.031			N/A		
4. TOTAL PAST CLAIMS COST	<u>1.703</u>	1.703	44%	<u>1.450</u>	1.450	38%
<b>D. TOTAL PREMIUM RATE (A+B+C)</b>						
	<u><u>3.83</u></u>	<u>100%</u>		<u><u>3.83</u></u>	<u>100%</u>	

## 2011 PREMIUM RATE COMPONENTS

### RATE GROUP 222: CONFECTIONERY

#### (CLASS D: MANUFACTURING)

Component	2011 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2011 Premium Rate	2010 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2010 Premium Rate		
<b>A. NEW CLAIMS COST</b>						
1. New Claims Cost	0.663	0.663	38%	0.763	0.763	44%
<b>B. OVERHEAD EXPENSES</b>						
1. WSIB Administrative	0.239			0.239		
2. Legislative Obligations	0.081			0.083		
3. Prevention	0.033			0.035		
4. TOTAL OVERHEAD EXPENSES	<u>0.353</u>	0.353	20%	<u>0.357</u>	0.357	21%
<b>C. PAST CLAIMS COST</b>						
1. Unfunded Liability	0.482			0.414		
2. (Gain)/Loss	0.220			0.193		
3. Bad Debts	0.014			N/A		
4. TOTAL PAST CLAIMS COST	<u>0.716</u>	0.716	41%	<u>0.607</u>	0.607	35%
<b>D. TOTAL PREMIUM RATE (A+B+C)</b>		<u><u>1.73</u></u>	<u><u>100%</u></u>		<u><u>1.73</u></u>	<u><u>100%</u></u>

## 2011 PREMIUM RATE COMPONENTS

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

#### (CLASS D: MANUFACTURING)

Component	2011 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2011 Premium Rate	2010 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2010 Premium Rate		
<b>A. NEW CLAIMS COST</b>						
1. New Claims Cost	1.081	1.081	40%	1.121	1.121	46%
<b>B. OVERHEAD EXPENSES</b>						
1. WSIB Administrative	0.297			0.283		
2. Legislative Obligations	0.101			0.098		
3. Prevention	0.042			0.042		
4. TOTAL OVERHEAD EXPENSES	<u>0.440</u>	0.440	16%	<u>0.423</u>	0.423	17%
<b>C. PAST CLAIMS COST</b>						
1. Unfunded Liability	0.784			0.609		
2. (Gain)/Loss	0.358			0.283		
3. Bad Debts	0.020			N/A		
4. TOTAL PAST CLAIMS COST	<u>1.162</u>	1.162	43%	<u>0.892</u>	0.892	37%
<b>D. TOTAL PREMIUM RATE (A+B+C)</b>		<u><u>2.68</u></u>	<u>100%</u>		<u><u>2.44</u></u>	<u>100%</u>

**2011 PREMIUM RATE COMPONENTS**  
**RATE GROUP 226: CRUSHED AND GROUND FOODS**

**(CLASS D: MANUFACTURING)**

Component	2011 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2011 Premium Rate	2010 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2010 Premium Rate		
<b>A. NEW CLAIMS COST</b>						
1. New Claims Cost	0.613	0.613	38%	0.647	0.647	43%
<b>B. OVERHEAD EXPENSES</b>						
1. WSIB Administrative	0.231			0.224		
2. Legislative Obligations	0.079			0.078		
3. Prevention	0.032			0.033		
4. TOTAL OVERHEAD EXPENSES	<u>0.342</u>	0.342	21%	<u>0.335</u>	0.335	22%
<b>C. PAST CLAIMS COST</b>						
1. Unfunded Liability	0.445			0.351		
2. (Gain)/Loss	0.203			0.164		
3. Bad Debts	0.012			N/A		
4. TOTAL PAST CLAIMS COST	<u>0.660</u>	0.660	41%	<u>0.515</u>	0.515	34%
<b>D. TOTAL PREMIUM RATE (A+B+C)</b>	<u><u>1.62</u></u>	<u>100%</u>		<u><u>1.50</u></u>	<u>100%</u>	

## 2011 PREMIUM RATE COMPONENTS

### RATE GROUP 230: ALCOHOLIC BEVERAGES

#### (CLASS D: MANUFACTURING)

Component	2011 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2011 Premium Rate	2010 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2010 Premium Rate		
<b>A. NEW CLAIMS COST</b>						
1. New Claims Cost	0.558	0.558	37%	0.643	0.643	43%
<b>B. OVERHEAD EXPENSES</b>						
1. WSIB Administrative	0.224			0.224		
2. Legislative Obligations	0.076			0.078		
3. Prevention	0.030			0.032		
4. TOTAL OVERHEAD EXPENSES	<u>0.330</u>	0.330	22%	<u>0.334</u>	0.334	22%
<b>C. PAST CLAIMS COST</b>						
1. Unfunded Liability	0.406			0.349		
2. (Gain)/Loss	0.185			0.163		
3. Bad Debts	0.012			N/A		
4. TOTAL PAST CLAIMS COST	<u>0.603</u>	0.603	40%	<u>0.512</u>	0.512	34%
<b>D. TOTAL PREMIUM RATE (A+B+C)</b>	<u><u>1.49</u></u>	<u>100%</u>		<u><u>1.49</u></u>	<u>100%</u>	

## 2011 PREMIUM RATE COMPONENTS

### RATE GROUP 231: SOFT DRINKS

#### (CLASS D: MANUFACTURING)

Component	2011 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2011 Premium Rate	2010 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2010 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. New Claims Cost	1.407	41%	1.461	47%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.342		0.326	
2. Legislative Obligations	0.117		0.113	
3. Prevention	0.050		0.049	
4. TOTAL OVERHEAD EXPENSES	<u>0.509</u>	15%	<u>0.488</u>	16%
<b>C. PAST CLAIMS COST</b>				
1. Unfunded Liability	1.020		0.793	
2. (Gain)/Loss	0.465		0.369	
3. Bad Debts	0.025		N/A	
4. TOTAL PAST CLAIMS COST	<u>1.510</u>	44%	<u>1.162</u>	37%
<b>D. TOTAL PREMIUM RATE (A+B+C)</b>	<u><u>3.43</u></u>	<u>100%</u>	<u><u>3.11</u></u>	<u>100%</u>

## 2011 PREMIUM RATE COMPONENTS

### RATE GROUP 238: OTHER RUBBER PRODUCTS

#### (CLASS D: MANUFACTURING)

Component	2011 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2011 Premium Rate	2010 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2010 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. New Claims Cost	1.638	41%	1.657	47%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.374		0.350	
2. Legislative Obligations	0.128		0.122	
3. Prevention	0.055		0.053	
4. TOTAL OVERHEAD EXPENSES	<u>0.557</u>	14%	<u>0.525</u>	15%
<b>C. PAST CLAIMS COST</b>				
1. Unfunded Liability	1.184		0.900	
2. (Gain)/Loss	0.540		0.419	
3. Bad Debts	0.026		N/A	
4. TOTAL PAST CLAIMS COST	<u>1.750</u>	44%	<u>1.319</u>	38%
<b>D. TOTAL PREMIUM RATE (A+B+C)</b>	<u><u>3.95</u></u>	<u>100%</u>	<u><u>3.50</u></u>	<u>100%</u>



## 2011 PREMIUM RATE COMPONENTS

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

#### (CLASS D: MANUFACTURING)

Component	2011 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2011 Premium Rate	2010 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2010 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. New Claims Cost	1.128	40%	1.144	46%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.303		0.286	
2. Legislative Obligations	0.103		0.099	
3. Prevention	0.043		0.043	
4. TOTAL OVERHEAD EXPENSES	<u>0.449</u>	16%	<u>0.428</u>	17%
<b>C. PAST CLAIMS COST</b>				
1. Unfunded Liability	0.817		0.621	
2. (Gain)/Loss	0.373		0.289	
3. Bad Debts	0.020		N/A	
4. TOTAL PAST CLAIMS COST	<u>1.210</u>	43%	<u>0.910</u>	37%
<b>D. TOTAL PREMIUM RATE (A+B+C)</b>	<u><u>2.79</u></u>	<u>100%</u>	<u><u>2.48</u></u>	<u>100%</u>

**2011 PREMIUM RATE COMPONENTS**  
**RATE GROUP 261: PLASTIC FILM AND SHEETING**

**(CLASS D: MANUFACTURING)**

Component	2011 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2011 Premium Rate	2010 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2010 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. New Claims Cost	0.934	40%	1.007	46%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.276		0.269	
2. Legislative Obligations	0.094		0.093	
3. Prevention	0.039		0.040	
4. TOTAL OVERHEAD EXPENSES	<u>0.409</u>	17%	<u>0.402</u>	18%
<b>C. PAST CLAIMS COST</b>				
1. Unfunded Liability	0.677		0.547	
2. (Gain)/Loss	0.309		0.254	
3. Bad Debts	0.018		N/A	
4. TOTAL PAST CLAIMS COST	<u>1.004</u>	43%	<u>0.801</u>	36%
<b>D. TOTAL PREMIUM RATE (A+B+C)</b>	<u><u>2.35</u></u>	<u>100%</u>	<u><u>2.21</u></u>	<u>100%</u>

## 2011 PREMIUM RATE COMPONENTS

### RATE GROUP 263: OTHER PLASTIC PRODUCTS

#### (CLASS D: MANUFACTURING)

Component	2011 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2011 Premium Rate	2010 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2010 Premium Rate
<b>A. NEW CLAIMS COST</b>						
1. New Claims Cost	1.259	1.259	41%	1.351	1.351	47%
<b>B. OVERHEAD EXPENSES</b>						
1. WSIB Administrative	0.321			0.312		
2. Legislative Obligations	0.110			0.109		
3. Prevention	0.046			0.047		
4. TOTAL OVERHEAD EXPENSES	<u>0.477</u>	0.477	15%	<u>0.468</u>	0.468	16%
<b>C. PAST CLAIMS COST</b>						
1. Unfunded Liability	0.912			0.734		
2. (Gain)/Loss	0.416			0.341		
3. Bad Debts	0.023			N/A		
4. TOTAL PAST CLAIMS COST	<u>1.351</u>	1.351	44%	<u>1.075</u>	1.075	37%
<b>D. TOTAL PREMIUM RATE (A+B+C)</b>						
		<u><u>3.09</u></u>	<u>100%</u>		<u><u>2.89</u></u>	<u>100%</u>

## 2011 PREMIUM RATE COMPONENTS

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

#### (CLASS D: MANUFACTURING)

Component	2011 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2011 Premium Rate	2010 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2010 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. New Claims Cost	1.460	41%	1.682	47%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.349		0.353	
2. Legislative Obligations	0.119		0.123	
3. Prevention	0.051		0.054	
4. TOTAL OVERHEAD EXPENSES	<u>0.519</u>	15%	<u>0.530</u>	15%
<b>C. PAST CLAIMS COST</b>				
1. Unfunded Liability	1.058		0.913	
2. (Gain)/Loss	0.483		0.425	
3. Bad Debts	0.027		N/A	
4. TOTAL PAST CLAIMS COST	<u>1.568</u>	44%	<u>1.338</u>	38%
<b>D. TOTAL PREMIUM RATE (A+B+C)</b>	<u><u>3.55</u></u>	<u>100%</u>	<u><u>3.55</u></u>	<u>100%</u>

## 2011 PREMIUM RATE COMPONENTS

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

#### (CLASS D: MANUFACTURING)

Component	2011 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2011 Premium Rate	2010 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2010 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. New Claims Cost	0.924	40%	0.905	45%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.274		0.256	
2. Legislative Obligations	0.093		0.089	
3. Prevention	0.039		0.038	
4. TOTAL OVERHEAD EXPENSES	<u>0.406</u>	18%	<u>0.383</u>	19%
<b>C. PAST CLAIMS COST</b>				
1. Unfunded Liability	0.668		0.491	
2. (Gain)/Loss	0.305		0.229	
3. Bad Debts	0.015		N/A	
4. TOTAL PAST CLAIMS COST	<u>0.988</u>	43%	<u>0.720</u>	36%
<b>D. TOTAL PREMIUM RATE (A+B+C)</b>	<u><u>2.32</u></u>	<u>100%</u>	<u><u>2.01</u></u>	<u>100%</u>

## 2011 PREMIUM RATE COMPONENTS

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

#### (CLASS D: MANUFACTURING)

Component	2011 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2011 Premium Rate	2010 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2010 Premium Rate
<b>A. NEW CLAIMS COST</b>						
1. New Claims Cost	2.243	2.243	42%	2.576	2.576	48%
<b>B. OVERHEAD EXPENSES</b>						
1. WSIB Administrative	0.458			0.465		
2. Legislative Obligations	0.157			0.162		
3. Prevention	0.068			0.072		
4. TOTAL OVERHEAD EXPENSES	<u>0.683</u>	0.683	13%	<u>0.699</u>	0.699	13%
<b>C. PAST CLAIMS COST</b>						
1. Unfunded Liability	1.625			1.399		
2. (Gain)/Loss	0.742			0.651		
3. Bad Debts	0.040			N/A		
4. TOTAL PAST CLAIMS COST	<u>2.407</u>	2.407	45%	<u>2.050</u>	2.050	38%
<b>D. TOTAL PREMIUM RATE (A+B+C)</b>						
		<u><u>5.33</u></u>	<u>100%</u>		<u><u>5.33</u></u>	<u>100%</u>

## 2011 PREMIUM RATE COMPONENTS

### RATE GROUP 311: WOODEN CABINETS

#### (CLASS D: MANUFACTURING)

Component	2011 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2011 Premium Rate		2010 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2010 Premium Rate	
<b>A. NEW CLAIMS COST</b>								
1. New Claims Cost	1.649	1.649	41%		1.900	1.900	48%	
<b>B. OVERHEAD EXPENSES</b>								
1. WSIB Administrative	0.376				0.380			
2. Legislative Obligations	0.128				0.133			
3. Prevention	0.055				0.058			
4. TOTAL OVERHEAD EXPENSES	<u>0.559</u>	0.559	14%		<u>0.571</u>	0.571	14%	
<b>C. PAST CLAIMS COST</b>								
1. Unfunded Liability	1.195				1.032			
2. (Gain)/Loss	0.545				0.480			
3. Bad Debts	0.030				N/A			
4. TOTAL PAST CLAIMS COST	<u>1.770</u>	1.770	44%		<u>1.512</u>	1.512	38%	
<b>D. TOTAL PREMIUM RATE (A+B+C)</b>								
		<u><u>3.98</u></u>	<u>100%</u>		<u><u>3.98</u></u>		<u>100%</u>	

## 2011 PREMIUM RATE COMPONENTS

### RATE GROUP 312: WOODEN BOXES AND PALLETS

#### (CLASS D: MANUFACTURING)

Component	2011 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2011 Premium Rate	2010 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2010 Premium Rate
<b>A. NEW CLAIMS COST</b>						
1. New Claims Cost	2.897	2.897	42%	3.333	3.333	49%
<b>B. OVERHEAD EXPENSES</b>						
1. WSIB Administrative	0.550			0.559		
2. Legislative Obligations	0.188			0.195		
3. Prevention	0.083			0.087		
4. TOTAL OVERHEAD EXPENSES	<u>0.821</u>	0.821	12%	<u>0.841</u>	0.841	12%
<b>C. PAST CLAIMS COST</b>						
1. Unfunded Liability	2.099			1.810		
2. (Gain)/Loss	0.958			0.842		
3. Bad Debts	0.052			N/A		
4. TOTAL PAST CLAIMS COST	<u>3.109</u>	3.109	46%	<u>2.652</u>	2.652	39%
<b>D. TOTAL PREMIUM RATE (A+B+C)</b>						
		<u><u>6.83</u></u>	<u>100%</u>		<u><u>6.83</u></u>	<u>100%</u>



## 2011 PREMIUM RATE COMPONENTS

### RATE GROUP 322: UPHOLSTERED FURNITURE

#### (CLASS D: MANUFACTURING)

Component	2011 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2011 Premium Rate		2010 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2010 Premium Rate	
<b>A. NEW CLAIMS COST</b>								
1. New Claims Cost	1.307	1.307	41%		1.392	1.392	47%	
<b>B. OVERHEAD EXPENSES</b>								
1. WSIB Administrative	0.328				0.317			
2. Legislative Obligations	0.112				0.110			
3. Prevention	0.047				0.048			
4. TOTAL OVERHEAD EXPENSES	<u>0.487</u>	0.487	15%		<u>0.475</u>	0.475	16%	
<b>C. PAST CLAIMS COST</b>								
1. Unfunded Liability	0.946				0.756			
2. (Gain)/Loss	0.432				0.352			
3. Bad Debts	0.023				N/A			
4. TOTAL PAST CLAIMS COST	<u>1.401</u>	1.401	44%		<u>1.108</u>	1.108	37%	
<b>D. TOTAL PREMIUM RATE (A+B+C)</b>								
		<u><u>3.20</u></u>	<u>100%</u>		<u><u>2.98</u></u>		<u>100%</u>	

## 2011 PREMIUM RATE COMPONENTS

### RATE GROUP 323: METAL FURNITURE

#### (CLASS D: MANUFACTURING)

Component	2011 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2011 Premium Rate	2010 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2010 Premium Rate		
<b>A. NEW CLAIMS COST</b>						
1. New Claims Cost	0.888	0.888	40%	1.023	1.023	46%
<b>B. OVERHEAD EXPENSES</b>						
1. WSIB Administrative	0.270			0.271		
2. Legislative Obligations	0.092			0.094		
3. Prevention	0.038			0.040		
4. TOTAL OVERHEAD EXPENSES	<u>0.400</u>	0.400	18%	<u>0.405</u>	0.405	18%
<b>C. PAST CLAIMS COST</b>						
1. Unfunded Liability	0.644			0.556		
2. (Gain)/Loss	0.294			0.259		
3. Bad Debts	0.017			N/A		
4. TOTAL PAST CLAIMS COST	<u>0.955</u>	0.955	43%	<u>0.815</u>	0.815	36%
<b>D. TOTAL PREMIUM RATE (A+B+C)</b>	<u><u>2.24</u></u>	<u>100%</u>		<u><u>2.24</u></u>	<u>100%</u>	

## 2011 PREMIUM RATE COMPONENTS

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

#### (CLASS D: MANUFACTURING)

Component	2011 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2011 Premium Rate	2010 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2010 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. New Claims Cost	1.712	42%	1.966	48%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.384		0.389	
2. Legislative Obligations	0.131		0.136	
3. Prevention	0.056		0.059	
4. TOTAL OVERHEAD EXPENSES	<u>0.571</u>	14%	<u>0.584</u>	14%
<b>C. PAST CLAIMS COST</b>				
1. Unfunded Liability	1.240		1.068	
2. (Gain)/Loss	0.566		0.497	
3. Bad Debts	0.031		N/A	
4. TOTAL PAST CLAIMS COST	<u>1.837</u>	45%	<u>1.565</u>	38%
<b>D. TOTAL PREMIUM RATE (A+B+C)</b>	<u><u>4.12</u></u>	<u>100%</u>	<u><u>4.12</u></u>	<u>100%</u>

## 2011 PREMIUM RATE COMPONENTS

### RATE GROUP 328: FURNITURE PARTS AND FIXTURES

#### (CLASS D: MANUFACTURING)

Component	2011 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2011 Premium Rate	2010 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2010 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. New Claims Cost	1.655	41%	1.904	48%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.377		0.381	
2. Legislative Obligations	0.129		0.133	
3. Prevention	0.055		0.058	
4. TOTAL OVERHEAD EXPENSES	<u>0.561</u>	14%	<u>0.572</u>	14%
<b>C. PAST CLAIMS COST</b>				
1. Unfunded Liability	1.199		1.034	
2. (Gain)/Loss	0.547		0.481	
3. Bad Debts	0.030		N/A	
4. TOTAL PAST CLAIMS COST	<u>1.776</u>	45%	<u>1.515</u>	38%
<b>D. TOTAL PREMIUM RATE (A+B+C)</b>	<u><u>3.99</u></u>	<u>100%</u>	<u><u>3.99</u></u>	<u>100%</u>

## 2011 PREMIUM RATE COMPONENTS

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

#### (CLASS D: MANUFACTURING)

Component	2011 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2011 Premium Rate	2010 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2010 Premium Rate		
<b>A. NEW CLAIMS COST</b>						
1. New Claims Cost	0.609	0.609	36%	0.694	0.694	44%
<b>B. OVERHEAD EXPENSES</b>						
1. WSIB Administrative	0.231			0.230		
2. Legislative Obligations	0.078			0.080		
3. Prevention	0.101			0.034		
4. TOTAL OVERHEAD EXPENSES	<u>0.410</u>	0.410	24%	<u>0.344</u>	0.344	22%
<b>C. PAST CLAIMS COST</b>						
1. Unfunded Liability	0.442			0.377		
2. (Gain)/Loss	0.202			0.175		
3. Bad Debts	0.012			N/A		
4. TOTAL PAST CLAIMS COST	<u>0.656</u>	0.656	39%	<u>0.552</u>	0.552	35%
<b>D. TOTAL PREMIUM RATE (A+B+C)</b>		<u><u>1.68</u></u>	<u>100%</u>		<u><u>1.59</u></u>	<u>100%</u>

## 2011 PREMIUM RATE COMPONENTS

### RATE GROUP 335: PUBLISHING

#### (CLASS D: MANUFACTURING)

Component	2011 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2011 Premium Rate		2010 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2010 Premium Rate	
<b>A. NEW CLAIMS COST</b>								
1. New Claims Cost	0.192	0.192	36%		0.214	0.214		40%
<b>B. OVERHEAD EXPENSES</b>								
1. WSIB Administrative	0.086				0.096			
2. Legislative Obligations	0.029				0.033			
3. Prevention	0.022				0.024			
4. TOTAL OVERHEAD EXPENSES	<u>0.137</u>	0.137	25%		<u>0.153</u>	0.153		28%
<b>C. PAST CLAIMS COST</b>								
1. Unfunded Liability	0.140				0.116			
2. (Gain)/Loss	0.064				0.054			
3. Bad Debts	0.004				N/A			
4. TOTAL PAST CLAIMS COST	<u>0.208</u>	0.208	39%		<u>0.170</u>	0.170		31%
<b>D. TOTAL PREMIUM RATE (A+B+C)</b>								
		<u><u>0.54</u></u>	<u><u>100%</u></u>		<u><u>0.54</u></u>			<u><u>100%</u></u>

## 2011 PREMIUM RATE COMPONENTS

### RATE GROUP 338: FOLDING CARTONS

#### (CLASS D: MANUFACTURING)

Component	2011 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2011 Premium Rate	2010 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2010 Premium Rate		
<b>A. NEW CLAIMS COST</b>						
1. New Claims Cost	0.983	0.983	39%	0.995	0.995	45%
<b>B. OVERHEAD EXPENSES</b>						
1. WSIB Administrative	0.283			0.268		
2. Legislative Obligations	0.096			0.093		
3. Prevention	0.119			0.040		
4. TOTAL OVERHEAD EXPENSES	<u>0.498</u>	0.498	20%	<u>0.401</u>	0.401	18%
<b>C. PAST CLAIMS COST</b>						
1. Unfunded Liability	0.712			0.540		
2. (Gain)/Loss	0.325			0.251		
3. Bad Debts	0.017			N/A		
4. TOTAL PAST CLAIMS COST	<u>1.054</u>	1.054	41%	<u>0.791</u>	0.791	36%
<b>D. TOTAL PREMIUM RATE (A+B+C)</b>						
	<u><u>2.54</u></u>	<u>100%</u>		<u><u>2.19</u></u>	<u>100%</u>	

## 2011 PREMIUM RATE COMPONENTS

### RATE GROUP 341: PAPER PRODUCTS

#### (CLASS D: MANUFACTURING)

Component	2011 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2011 Premium Rate	2010 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2010 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. New Claims Cost	1.205	40%	1.345	47%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.314		0.311	
2. Legislative Obligations	0.107		0.108	
3. Prevention	0.130		0.047	
4. TOTAL OVERHEAD EXPENSES	<u>0.551</u>	18%	<u>0.466</u>	16%
<b>C. PAST CLAIMS COST</b>				
1. Unfunded Liability	0.873		0.731	
2. (Gain)/Loss	0.398		0.340	
3. Bad Debts	0.022		N/A	
4. TOTAL PAST CLAIMS COST	<u>1.293</u>	42%	<u>1.071</u>	37%
<b>D. TOTAL PREMIUM RATE (A+B+C)</b>	<u><u>3.05</u></u>	<u>100%</u>	<u><u>2.88</u></u>	<u>100%</u>



## 2011 PREMIUM RATE COMPONENTS

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

#### (CLASS D: MANUFACTURING)

Component	2011 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2011 Premium Rate	2010 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2010 Premium Rate		
<b>A. NEW CLAIMS COST</b>						
1. New Claims Cost	0.968	0.968	39%	1.100	1.100	46%
<b>B. OVERHEAD EXPENSES</b>						
1. WSIB Administrative	0.281			0.281		
2. Legislative Obligations	0.096			0.098		
3. Prevention	0.118			0.042		
4. TOTAL OVERHEAD EXPENSES	<u>0.495</u>	0.495	20%	<u>0.421</u>	0.421	18%
<b>C. PAST CLAIMS COST</b>						
1. Unfunded Liability	0.704			0.597		
2. (Gain)/Loss	0.321			0.278		
3. Bad Debts	0.021			N/A		
4. TOTAL PAST CLAIMS COST	<u>1.046</u>	1.046	42%	<u>0.875</u>	0.875	36%
<b>D. TOTAL PREMIUM RATE (A+B+C)</b>	<u><u>2.51</u></u>	<u>100%</u>		<u><u>2.40</u></u>	<u>100%</u>	

## 2011 PREMIUM RATE COMPONENTS

### RATE GROUP 358: FOUNDRIES

#### (CLASS D: MANUFACTURING)

Component	2011 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2011 Premium Rate	2010 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2010 Premium Rate		
<b>A. NEW CLAIMS COST</b>						
1. New Claims Cost	1.701	1.701	41%	1.963	1.963	48%
<b>B. OVERHEAD EXPENSES</b>						
1. WSIB Administrative	0.384			0.388		
2. Legislative Obligations	0.131			0.135		
3. Prevention	0.056			0.059		
4. TOTAL OVERHEAD EXPENSES	<u>0.571</u>	0.571	14%	<u>0.582</u>	0.582	14%
<b>C. PAST CLAIMS COST</b>						
1. Unfunded Liability	1.236			1.066		
2. (Gain)/Loss	0.564			0.496		
3. Bad Debts	0.035			N/A		
4. TOTAL PAST CLAIMS COST	<u>1.835</u>	1.835	45%	<u>1.562</u>	1.562	38%
<b>D. TOTAL PREMIUM RATE (A+B+C)</b>		<u><u>4.11</u></u>	<u>100%</u>		<u><u>4.11</u></u>	<u>100%</u>

## 2011 PREMIUM RATE COMPONENTS

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

#### (CLASS D: MANUFACTURING)

Component	2011 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2011 Premium Rate	2010 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2010 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. New Claims Cost	1.414	41%	1.418	47%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.343		0.320	
2. Legislative Obligations	0.117		0.111	
3. Prevention	0.050		0.048	
4. TOTAL OVERHEAD EXPENSES	<u>0.510</u>	15%	<u>0.479</u>	16%
<b>C. PAST CLAIMS COST</b>				
1. Unfunded Liability	1.023		0.770	
2. (Gain)/Loss	0.467		0.358	
3. Bad Debts	0.024		N/A	
4. TOTAL PAST CLAIMS COST	<u>1.514</u>	44%	<u>1.128</u>	37%
<b>D. TOTAL PREMIUM RATE (A+B+C)</b>	<u><u>3.44</u></u>	<u>100%</u>	<u><u>3.03</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 2011 premium rate.

## 2011 PREMIUM RATE COMPONENTS

### RATE GROUP 374: DOORS AND WINDOWS

#### (CLASS D: MANUFACTURING)

Component	2011 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2011 Premium Rate	2010 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2010 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. New Claims Cost	1.399	41%	1.610	47%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.341		0.344	
2. Legislative Obligations	0.116		0.120	
3. Prevention	0.049		0.052	
4. TOTAL OVERHEAD EXPENSES	<u>0.506</u>	15%	<u>0.516</u>	15%
<b>C. PAST CLAIMS COST</b>				
1. Unfunded Liability	1.014		0.874	
2. (Gain)/Loss	0.463		0.407	
3. Bad Debts	0.026		N/A	
4. TOTAL PAST CLAIMS COST	<u>1.503</u>	44%	<u>1.281</u>	38%
<b>D. TOTAL PREMIUM RATE (A+B+C)</b>	<u><u>3.41</u></u>	<u>100%</u>	<u><u>3.41</u></u>	<u>100%</u>

## 2011 PREMIUM RATE COMPONENTS

### RATE GROUP 375: STRUCTURAL AND ARCHITECTURAL PRODUCTS

#### (CLASS D: MANUFACTURING)

Component	2011 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2011 Premium Rate	2010 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2010 Premium Rate
<b>A. NEW CLAIMS COST</b>						
1. New Claims Cost	1.881	1.881	42%	2.168	2.168	48%
<b>B. OVERHEAD EXPENSES</b>						
1. WSIB Administrative	0.408			0.414		
2. Legislative Obligations	0.140			0.144		
3. Prevention	0.060			0.063		
4. TOTAL OVERHEAD EXPENSES	<u>0.608</u>	0.608	13%	<u>0.621</u>	0.621	14%
<b>C. PAST CLAIMS COST</b>						
1. Unfunded Liability	1.363			1.177		
2. (Gain)/Loss	0.622			0.548		
3. Bad Debts	0.034			N/A		
4. TOTAL PAST CLAIMS COST	<u>2.019</u>	2.019	45%	<u>1.725</u>	1.725	38%
<b>D. TOTAL PREMIUM RATE (A+B+C)</b>						
		<u><u>4.51</u></u>	<u>100%</u>		<u><u>4.51</u></u>	<u>100%</u>

## 2011 PREMIUM RATE COMPONENTS

### RATE GROUP 377: COATING OF METAL PRODUCTS

#### (CLASS D: MANUFACTURING)

Component	2011 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2011 Premium Rate	2010 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2010 Premium Rate		
<b>A. NEW CLAIMS COST</b>						
1. New Claims Cost	1.662	1.662	41%	1.912	1.912	48%
<b>B. OVERHEAD EXPENSES</b>						
1. WSIB Administrative	0.378			0.382		
2. Legislative Obligations	0.129			0.133		
3. Prevention	0.055			0.058		
4. TOTAL OVERHEAD EXPENSES	<u>0.562</u>	0.562	14%	<u>0.573</u>	0.573	14%
<b>C. PAST CLAIMS COST</b>						
1. Unfunded Liability	1.204			1.038		
2. (Gain)/Loss	0.550			0.483		
3. Bad Debts	0.030			N/A		
4. TOTAL PAST CLAIMS COST	<u>1.784</u>	1.784	44%	<u>1.521</u>	1.521	38%
<b>D. TOTAL PREMIUM RATE (A+B+C)</b>						
	<u><u>4.01</u></u>	<u>100%</u>		<u><u>4.01</u></u>	<u>100%</u>	

## 2011 PREMIUM RATE COMPONENTS

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

#### (CLASS D: MANUFACTURING)

Component	2011 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2011 Premium Rate	2010 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2010 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. New Claims Cost	1.056	40%	1.220	46%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.293		0.296	
2. Legislative Obligations	0.100		0.103	
3. Prevention	0.042		0.044	
4. TOTAL OVERHEAD EXPENSES	<u>0.435</u>	17%	<u>0.443</u>	17%
<b>C. PAST CLAIMS COST</b>				
1. Unfunded Liability	0.766		0.662	
2. (Gain)/Loss	0.349		0.308	
3. Bad Debts	0.020		N/A	
4. TOTAL PAST CLAIMS COST	<u>1.135</u>	43%	<u>0.970</u>	37%
<b>D. TOTAL PREMIUM RATE (A+B+C)</b>	<u><u>2.63</u></u>	<u>100%</u>	<u><u>2.63</u></u>	<u>100%</u>

## 2011 PREMIUM RATE COMPONENTS

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

#### (CLASS D: MANUFACTURING)

Component	2011 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2011 Premium Rate	2010 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2010 Premium Rate
<b>A. NEW CLAIMS COST</b>						
1. New Claims Cost	0.840	0.840	39%	0.868	0.868	45%
<b>B. OVERHEAD EXPENSES</b>						
1. WSIB Administrative	0.263			0.252		
2. Legislative Obligations	0.089			0.087		
3. Prevention	0.037			0.037		
4. TOTAL OVERHEAD EXPENSES	<u>0.389</u>	0.389	18%	<u>0.376</u>	0.376	19%
<b>C. PAST CLAIMS COST</b>						
1. Unfunded Liability	0.608			0.471		
2. (Gain)/Loss	0.277			0.219		
3. Bad Debts	0.015			N/A		
4. TOTAL PAST CLAIMS COST	<u>0.900</u>	0.900	42%	<u>0.690</u>	0.690	36%
<b>D. TOTAL PREMIUM RATE (A+B+C)</b>		<u><u>2.13</u></u>	<u>100%</u>		<u><u>1.93</u></u>	<u>100%</u>



## 2011 PREMIUM RATE COMPONENTS

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

#### (CLASS D: MANUFACTURING)

Component	2011 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2011 Premium Rate		2010 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2010 Premium Rate	
<b>A. NEW CLAIMS COST</b>								
1. New Claims Cost	1.075	1.075	40%	1.240	1.240	46%		
<b>B. OVERHEAD EXPENSES</b>								
1. WSIB Administrative	0.296			0.298				
2. Legislative Obligations	0.101			0.104				
3. Prevention	0.042			0.045				
4. TOTAL OVERHEAD EXPENSES	<u>0.439</u>	0.439	16%	<u>0.447</u>	0.447	17%		
<b>C. PAST CLAIMS COST</b>								
1. Unfunded Liability	0.779			0.674				
2. (Gain)/Loss	0.356			0.313				
3. Bad Debts	0.020			N/A				
4. TOTAL PAST CLAIMS COST	<u>1.155</u>	1.155	43%	<u>0.987</u>	0.987	37%		
<b>D. TOTAL PREMIUM RATE (A+B+C)</b>								
		<u><u>2.67</u></u>	<u>100%</u>		<u><u>2.67</u></u>	<u>100%</u>		

## 2011 PREMIUM RATE COMPONENTS

### RATE GROUP 385: MACHINE SHOPS

#### (CLASS D: MANUFACTURING)

Component	2011 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2011 Premium Rate	2010 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2010 Premium Rate		
<b>A. NEW CLAIMS COST</b>						
1. New Claims Cost	1.000	1.000	40%	1.152	1.152	46%
<b>B. OVERHEAD EXPENSES</b>						
1. WSIB Administrative	0.285			0.287		
2. Legislative Obligations	0.097			0.100		
3. Prevention	0.040			0.043		
4. TOTAL OVERHEAD EXPENSES	<u>0.422</u>	0.422	17%	<u>0.430</u>	0.430	17%
<b>C. PAST CLAIMS COST</b>						
1. Unfunded Liability	0.725			0.625		
2. (Gain)/Loss	0.331			0.291		
3. Bad Debts	0.019			N/A		
4. TOTAL PAST CLAIMS COST	<u>1.075</u>	1.075	43%	<u>0.916</u>	0.916	37%
<b>D. TOTAL PREMIUM RATE (A+B+C)</b>						
	<u>2.50</u>	<u>100%</u>		<u>2.50</u>	<u>100%</u>	

## 2011 PREMIUM RATE COMPONENTS

### RATE GROUP 387: OTHER METAL FABRICATING INDUSTRIES

#### (CLASS D: MANUFACTURING)

Component	2011 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2011 Premium Rate	2010 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2010 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. New Claims Cost	1.446	41%	1.666	47%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.347		0.351	
2. Legislative Obligations	0.119		0.122	
3. Prevention	0.050		0.053	
4. TOTAL OVERHEAD EXPENSES	<u>0.516</u>	15%	<u>0.526</u>	15%
<b>C. PAST CLAIMS COST</b>				
1. Unfunded Liability	1.048		0.905	
2. (Gain)/Loss	0.478		0.421	
3. Bad Debts	0.027		N/A	
4. TOTAL PAST CLAIMS COST	<u>1.553</u>	44%	<u>1.326</u>	38%
<b>D. TOTAL PREMIUM RATE (A+B+C)</b>	<u><u>3.52</u></u>	<u>100%</u>	<u><u>3.52</u></u>	<u>100%</u>

## 2011 PREMIUM RATE COMPONENTS

### RATE GROUP 389: METAL CLOSURES AND CONTAINERS

#### (CLASS D: MANUFACTURING)

Component	2011 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2011 Premium Rate	2010 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2010 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. New Claims Cost	0.992	40%	1.142	46%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.284		0.286	
2. Legislative Obligations	0.097		0.099	
3. Prevention	0.040		0.043	
4. TOTAL OVERHEAD EXPENSES	<u>0.421</u>	17%	<u>0.428</u>	17%
<b>C. PAST CLAIMS COST</b>				
1. Unfunded Liability	0.720		0.620	
2. (Gain)/Loss	0.328		0.289	
3. Bad Debts	0.019		N/A	
4. TOTAL PAST CLAIMS COST	<u>1.067</u>	43%	<u>0.909</u>	37%
<b>D. TOTAL PREMIUM RATE (A+B+C)</b>	<u><u>2.48</u></u>	<u>100%</u>	<u><u>2.48</u></u>	<u>100%</u>

## 2011 PREMIUM RATE COMPONENTS

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

#### (CLASS D: MANUFACTURING)

Component	2011 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2011 Premium Rate	2010 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2010 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. New Claims Cost	1.414	41%	1.418	47%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.343		0.320	
2. Legislative Obligations	0.117		0.111	
3. Prevention	0.050		0.048	
4. TOTAL OVERHEAD EXPENSES	<u>0.510</u>	15%	<u>0.479</u>	16%
<b>C. PAST CLAIMS COST</b>				
1. Unfunded Liability	1.023		0.770	
2. (Gain)/Loss	0.467		0.358	
3. Bad Debts	0.024		N/A	
4. TOTAL PAST CLAIMS COST	<u>1.514</u>	44%	<u>1.128</u>	37%
<b>D. TOTAL PREMIUM RATE (A+B+C)</b>	<u><u>3.44</u></u>	<u>100%</u>	<u><u>3.03</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 2011 premium rate.

## 2011 PREMIUM RATE COMPONENTS

### RATE GROUP 393: WIRE PRODUCTS

#### (CLASS D: MANUFACTURING)

Component	2011 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2011 Premium Rate	2010 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2010 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. New Claims Cost	1.320	41%	1.405	47%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.330		0.319	
2. Legislative Obligations	0.113		0.111	
3. Prevention	0.048		0.048	
4. TOTAL OVERHEAD EXPENSES	<u>0.491</u>	15%	<u>0.478</u>	16%
<b>C. PAST CLAIMS COST</b>				
1. Unfunded Liability	0.956		0.763	
2. (Gain)/Loss	0.436		0.355	
3. Bad Debts	0.023		N/A	
4. TOTAL PAST CLAIMS COST	<u>1.415</u>	44%	<u>1.118</u>	37%
<b>D. TOTAL PREMIUM RATE (A+B+C)</b>	<u><u>3.23</u></u>	<u>100%</u>	<u><u>3.00</u></u>	<u>100%</u>

## 2011 PREMIUM RATE COMPONENTS

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

#### (CLASS D: MANUFACTURING)

Component	2011 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2011 Premium Rate		2010 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2010 Premium Rate	
<b>A. NEW CLAIMS COST</b>								
1. New Claims Cost	0.884	0.884	40%		0.927	0.927	45%	
<b>B. OVERHEAD EXPENSES</b>								
1. WSIB Administrative	0.269				0.259			
2. Legislative Obligations	0.092				0.090			
3. Prevention	0.038				0.038			
4. TOTAL OVERHEAD EXPENSES	<u>0.399</u>	0.399	18%		<u>0.387</u>	0.387	19%	
<b>C. PAST CLAIMS COST</b>								
1. Unfunded Liability	0.640				0.504			
2. (Gain)/Loss	0.292				0.234			
3. Bad Debts	0.016				N/A			
4. TOTAL PAST CLAIMS COST	<u>0.948</u>	0.948	43%		<u>0.738</u>	0.738	36%	
<b>D. TOTAL PREMIUM RATE (A+B+C)</b>								
		<u><u>2.23</u></u>	<u>100%</u>		<u><u>2.05</u></u>		<u>100%</u>	

## 2011 PREMIUM RATE COMPONENTS

### RATE GROUP 403: OTHER MACHINERY AND EQUIPMENT

#### (CLASS D: MANUFACTURING)

Component	2011 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2011 Premium Rate	2010 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2010 Premium Rate		
<b>A. NEW CLAIMS COST</b>						
1. New Claims Cost	0.639	0.639	38%	0.689	0.689	44%
<b>B. OVERHEAD EXPENSES</b>						
1. WSIB Administrative	0.235			0.230		
2. Legislative Obligations	0.080			0.080		
3. Prevention	0.032			0.033		
4. TOTAL OVERHEAD EXPENSES	<u>0.347</u>	0.347	21%	<u>0.343</u>	0.343	22%
<b>C. PAST CLAIMS COST</b>						
1. Unfunded Liability	0.463			0.374		
2. (Gain)/Loss	0.211			0.174		
3. Bad Debts	0.012			N/A		
4. TOTAL PAST CLAIMS COST	<u>0.686</u>	0.686	41%	<u>0.548</u>	0.548	35%
<b>D. TOTAL PREMIUM RATE (A+B+C)</b>		<u><u>1.67</u></u>	<u><u>100%</u></u>		<u><u>1.58</u></u>	<u><u>100%</u></u>



**2011 PREMIUM RATE COMPONENTS**  
**RATE GROUP 406: ELEVATORS AND ESCALATORS**

**(CLASS D: MANUFACTURING)**

Component	2011 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2011 Premium Rate	2010 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2010 Premium Rate		
<b>A. NEW CLAIMS COST</b>						
1. New Claims Cost	1.041	1.041	40%	1.199	1.199	46%
<b>B. OVERHEAD EXPENSES</b>						
1. WSIB Administrative	0.291			0.293		
2. Legislative Obligations	0.099			0.102		
3. Prevention	0.041			0.044		
4. TOTAL OVERHEAD EXPENSES	<u>0.431</u>	0.431	17%	<u>0.439</u>	0.439	17%
<b>C. PAST CLAIMS COST</b>						
1. Unfunded Liability	0.755			0.651		
2. (Gain)/Loss	0.345			0.303		
3. Bad Debts	0.020			N/A		
4. TOTAL PAST CLAIMS COST	<u>1.120</u>	1.120	43%	<u>0.954</u>	0.954	37%
<b>D. TOTAL PREMIUM RATE (A+B+C)</b>	<u><u>2.59</u></u>	<u><u>100%</u></u>		<u><u>2.59</u></u>	<u><u>100%</u></u>	

## 2011 PREMIUM RATE COMPONENTS

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

#### (CLASS D: MANUFACTURING)

Component	2011 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2011 Premium Rate	2010 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2010 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. New Claims Cost	0.936	40%	1.079	46%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.276		0.278	
2. Legislative Obligations	0.094		0.097	
3. Prevention	0.039		0.041	
4. TOTAL OVERHEAD EXPENSES	<u>0.409</u>	17%	<u>0.416</u>	18%
<b>C. PAST CLAIMS COST</b>				
1. Unfunded Liability	0.679		0.586	
2. (Gain)/Loss	0.310		0.273	
3. Bad Debts	0.018		N/A	
4. TOTAL PAST CLAIMS COST	<u>1.007</u>	43%	<u>0.859</u>	37%
<b>D. TOTAL PREMIUM RATE (A+B+C)</b>	<u><u>2.35</u></u>	<u>100%</u>	<u><u>2.35</u></u>	<u>100%</u>

## 2011 PREMIUM RATE COMPONENTS

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

#### (CLASS D: MANUFACTURING)

Component	2011 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2011 Premium Rate	2010 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2010 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. New Claims Cost	1.115	40%	1.218	46%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.301		0.295	
2. Legislative Obligations	0.103		0.103	
3. Prevention	0.043		0.044	
4. TOTAL OVERHEAD EXPENSES	<u>0.447</u>	16%	<u>0.442</u>	17%
<b>C. PAST CLAIMS COST</b>				
1. Unfunded Liability	0.808		0.661	
2. (Gain)/Loss	0.369		0.308	
3. Bad Debts	0.020		N/A	
4. TOTAL PAST CLAIMS COST	<u>1.197</u>	43%	<u>0.969</u>	37%
<b>D. TOTAL PREMIUM RATE (A+B+C)</b>				
	<u><u>2.76</u></u>	<u>100%</u>	<u><u>2.63</u></u>	<u>100%</u>

**2011 PREMIUM RATE COMPONENTS**  
**RATE GROUP 417: AIRCRAFT MANUFACTURING**  
**(CLASS D: MANUFACTURING)**

Component	2011 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2011 Premium Rate	2010 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2010 Premium Rate		
<b>A. NEW CLAIMS COST</b>						
1. New Claims Cost	0.563	0.563	38%	0.602	0.602	43%
<b>B. OVERHEAD EXPENSES</b>						
1. WSIB Administrative	0.224			0.219		
2. Legislative Obligations	0.076			0.076		
3. Prevention	0.030			0.032		
4. TOTAL OVERHEAD EXPENSES	<u>0.330</u>	0.330	22%	<u>0.327</u>	0.327	23%
<b>C. PAST CLAIMS COST</b>						
1. Unfunded Liability	0.409			0.327		
2. (Gain)/Loss	0.186			0.152		
3. Bad Debts	0.011			N/A		
4. TOTAL PAST CLAIMS COST	<u>0.606</u>	0.606	40%	<u>0.479</u>	0.479	34%
<b>D. TOTAL PREMIUM RATE (A+B+C)</b>	<u><u>1.50</u></u>	<u><u>100%</u></u>		<u><u>1.41</u></u>		<u><u>100%</u></u>

**2011 PREMIUM RATE COMPONENTS**  
**RATE GROUP 419: MOTOR VEHICLE ASSEMBLY\***

**(CLASS D: MANUFACTURING)**

Component	2011 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2011 Premium Rate	2010 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2010 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. New Claims Cost	1.414	41%	1.418	47%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.343		0.320	
2. Legislative Obligations	0.117		0.111	
3. Prevention	0.050		0.048	
4. TOTAL OVERHEAD EXPENSES	<u>0.510</u>	15%	<u>0.479</u>	16%
<b>C. PAST CLAIMS COST</b>				
1. Unfunded Liability	1.023		0.770	
2. (Gain)/Loss	0.467		0.358	
3. Bad Debts	0.024		N/A	
4. TOTAL PAST CLAIMS COST	<u>1.514</u>	44%	<u>1.128</u>	37%
<b>D. TOTAL PREMIUM RATE (A+B+C)</b>	<u><u>3.44</u></u>	<u>100%</u>	<u><u>3.03</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 2011 premium rate.

## 2011 PREMIUM RATE COMPONENTS

### RATE GROUP 420: MOTOR VEHICLE ENGINE MANUFACTURING

#### (CLASS D: MANUFACTURING)

Component	2011 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2011 Premium Rate	2010 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2010 Premium Rate
<b>A. NEW CLAIMS COST</b>						
1. New Claims Cost	0.700	0.700	39%	0.705	0.705	44%
<b>B. OVERHEAD EXPENSES</b>						
1. WSIB Administrative	0.243			0.231		
2. Legislative Obligations	0.083			0.080		
3. Prevention	0.034			0.034		
4. TOTAL OVERHEAD EXPENSES	<u>0.360</u>	0.360	20%	<u>0.345</u>	0.345	21%
<b>C. PAST CLAIMS COST</b>						
1. Unfunded Liability	0.508			0.383		
2. (Gain)/Loss	0.232			0.178		
3. Bad Debts	0.013			N/A		
4. TOTAL PAST CLAIMS COST	<u>0.753</u>	0.753	42%	<u>0.561</u>	0.561	35%
<b>D. TOTAL PREMIUM RATE (A+B+C)</b>		<u><u>1.81</u></u>	<u>100%</u>		<u><u>1.61</u></u>	<u>100%</u>

## 2011 PREMIUM RATE COMPONENTS

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

#### (CLASS D: MANUFACTURING)

Component	2011 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2011 Premium Rate	2010 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2010 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. New Claims Cost	1.414	41%	1.418	47%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.343		0.320	
2. Legislative Obligations	0.117		0.111	
3. Prevention	0.050		0.048	
4. TOTAL OVERHEAD EXPENSES	<u>0.510</u>	15%	<u>0.479</u>	16%
<b>C. PAST CLAIMS COST</b>				
1. Unfunded Liability	1.023		0.770	
2. (Gain)/Loss	0.467		0.358	
3. Bad Debts	0.024		N/A	
4. TOTAL PAST CLAIMS COST	<u>1.514</u>	44%	<u>1.128</u>	37%
<b>D. TOTAL PREMIUM RATE (A+B+C)</b>	<u><u>3.44</u></u>	<u>100%</u>	<u><u>3.03</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 2011 premium rate.

**2011 PREMIUM RATE COMPONENTS**  
**RATE GROUP 424: MOTOR VEHICLE STAMPINGS\***

**(CLASS D: MANUFACTURING)**

Component	2011 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2011 Premium Rate	2010 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2010 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. New Claims Cost	1.414	41%	1.418	47%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.343		0.320	
2. Legislative Obligations	0.117		0.111	
3. Prevention	0.050		0.048	
4. TOTAL OVERHEAD EXPENSES	<u>0.510</u>	15%	<u>0.479</u>	16%
<b>C. PAST CLAIMS COST</b>				
1. Unfunded Liability	1.023		0.770	
2. (Gain)/Loss	0.467		0.358	
3. Bad Debts	0.024		N/A	
4. TOTAL PAST CLAIMS COST	<u>1.514</u>	44%	<u>1.128</u>	37%
<b>D. TOTAL PREMIUM RATE (A+B+C)</b>	<u><u>3.44</u></u>	<u>100%</u>	<u><u>3.03</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 2011 premium rate.



## 2011 PREMIUM RATE COMPONENTS

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

#### (CLASS D: MANUFACTURING)

Component	2011 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2011 Premium Rate	2010 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2010 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. New Claims Cost	1.414	41%	1.418	47%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.343		0.320	
2. Legislative Obligations	0.117		0.111	
3. Prevention	0.050		0.048	
4. TOTAL OVERHEAD EXPENSES	<u>0.510</u>	15%	<u>0.479</u>	16%
<b>C. PAST CLAIMS COST</b>				
1. Unfunded Liability	1.023		0.770	
2. (Gain)/Loss	0.467		0.358	
3. Bad Debts	0.024		N/A	
4. TOTAL PAST CLAIMS COST	<u>1.514</u>	44%	<u>1.128</u>	37%
<b>D. TOTAL PREMIUM RATE (A+B+C)</b>	<u><u>3.44</u></u>	<u>100%</u>	<u><u>3.03</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 2011 premium rate.

## 2011 PREMIUM RATE COMPONENTS

### RATE GROUP 428: MOTOR VEHICLE FABRIC ACCESSORIES

#### (CLASS D: MANUFACTURING)

Component	2011 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2011 Premium Rate	2010 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2010 Premium Rate		
<b>A. NEW CLAIMS COST</b>						
1. New Claims Cost	1.829	1.829	42%	1.733	1.733	47%
<b>B. OVERHEAD EXPENSES</b>						
1. WSIB Administrative	0.400			0.360		
2. Legislative Obligations	0.137			0.125		
3. Prevention	0.059			0.055		
4. TOTAL OVERHEAD EXPENSES	<u>0.596</u>	0.596	14%	<u>0.540</u>	0.540	15%
<b>C. PAST CLAIMS COST</b>						
1. Unfunded Liability	1.322			0.941		
2. (Gain)/Loss	0.603			0.438		
3. Bad Debts	0.029			N/A		
4. TOTAL PAST CLAIMS COST	<u>1.954</u>	1.954	45%	<u>1.379</u>	1.379	38%
<b>D. TOTAL PREMIUM RATE (A+B+C)</b>		<u><u>4.38</u></u>	<u>100%</u>		<u><u>3.65</u></u>	<u>100%</u>

## 2011 PREMIUM RATE COMPONENTS

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

#### (CLASS D: MANUFACTURING)

Component	2011 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2011 Premium Rate	2010 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2010 Premium Rate		
<b>A. NEW CLAIMS COST</b>						
1. New Claims Cost	1.749	1.749	42%	2.014	2.014	48%
<b>B. OVERHEAD EXPENSES</b>						
1. WSIB Administrative	0.390			0.395		
2. Legislative Obligations	0.133			0.138		
3. Prevention	0.057			0.060		
4. TOTAL OVERHEAD EXPENSES	<u>0.580</u>	0.580	14%	<u>0.593</u>	0.593	14%
<b>C. PAST CLAIMS COST</b>						
1. Unfunded Liability	1.269			1.093		
2. (Gain)/Loss	0.579			0.509		
3. Bad Debts	0.033			N/A		
4. TOTAL PAST CLAIMS COST	<u>1.881</u>	1.881	45%	<u>1.602</u>	1.602	38%
<b>D. TOTAL PREMIUM RATE (A+B+C)</b>		<u><u>4.21</u></u>	<u>100%</u>		<u><u>4.21</u></u>	<u>100%</u>

## 2011 PREMIUM RATE COMPONENTS

### RATE GROUP 442: RAILROAD ROLLING STOCK

#### (CLASS D: MANUFACTURING)

Component	2011 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2011 Premium Rate	2010 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2010 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. New Claims Cost	1.056	40%	1.217	46%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.293		0.295	
2. Legislative Obligations	0.100		0.103	
3. Prevention	0.042		0.044	
4. TOTAL OVERHEAD EXPENSES	<u>0.435</u>	17%	<u>0.442</u>	17%
<b>C. PAST CLAIMS COST</b>				
1. Unfunded Liability	0.766		0.661	
2. (Gain)/Loss	0.350		0.307	
3. Bad Debts	0.020		N/A	
4. TOTAL PAST CLAIMS COST	<u>1.136</u>	43%	<u>0.968</u>	37%
<b>D. TOTAL PREMIUM RATE (A+B+C)</b>	<u><u>2.63</u></u>	<u>100%</u>	<u><u>2.63</u></u>	<u>100%</u>

## 2011 PREMIUM RATE COMPONENTS

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

#### (CLASS D: MANUFACTURING)

Component	2011 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2011 Premium Rate	2010 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2010 Premium Rate		
<b>A. NEW CLAIMS COST</b>						
1. New Claims Cost	1.019	1.019	40%	1.172	1.172	46%
<b>B. OVERHEAD EXPENSES</b>						
1. WSIB Administrative	0.288			0.290		
2. Legislative Obligations	0.098			0.101		
3. Prevention	0.041			0.043		
4. TOTAL OVERHEAD EXPENSES	<u>0.427</u>	0.427	17%	<u>0.434</u>	0.434	17%
<b>C. PAST CLAIMS COST</b>						
1. Unfunded Liability	0.739			0.636		
2. (Gain)/Loss	0.337			0.296		
3. Bad Debts	0.019			N/A		
4. TOTAL PAST CLAIMS COST	<u>1.095</u>	1.095	43%	<u>0.932</u>	0.932	37%
<b>D. TOTAL PREMIUM RATE (A+B+C)</b>		<u><u>2.54</u></u>	<u>100%</u>		<u><u>2.54</u></u>	<u>100%</u>

## 2011 PREMIUM RATE COMPONENTS

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

#### (CLASS D: MANUFACTURING)

Component	2011 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2011 Premium Rate	2010 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2010 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. New Claims Cost	0.931	40%	0.986	45%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.276		0.267	
2. Legislative Obligations	0.094		0.093	
3. Prevention	0.039		0.039	
4. TOTAL OVERHEAD EXPENSES	<u>0.409</u>	17%	<u>0.399</u>	18%
<b>C. PAST CLAIMS COST</b>				
1. Unfunded Liability	0.674		0.536	
2. (Gain)/Loss	0.308		0.249	
3. Bad Debts	0.016		N/A	
4. TOTAL PAST CLAIMS COST	<u>0.998</u>	43%	<u>0.785</u>	36%
<b>D. TOTAL PREMIUM RATE (A+B+C)</b>	<u><u>2.34</u></u>	<u>100%</u>	<u><u>2.17</u></u>	<u>100%</u>

## 2011 PREMIUM RATE COMPONENTS

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

#### (CLASS D: MANUFACTURING)

Component	2011 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2011 Premium Rate	2010 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2010 Premium Rate
<b>A. NEW CLAIMS COST</b>						
1. New Claims Cost	0.138	0.138	35%	0.154	0.154	39%
<b>B. OVERHEAD EXPENSES</b>						
1. WSIB Administrative	0.062			0.069		
2. Legislative Obligations	0.021			0.024		
3. Prevention	0.021			0.023		
4. TOTAL OVERHEAD EXPENSES	<u>0.104</u>	0.104	27%	<u>0.116</u>	0.116	30%
<b>C. PAST CLAIMS COST</b>						
1. Unfunded Liability	0.101			0.084		
2. (Gain)/Loss	0.046			0.039		
3. Bad Debts	0.003			N/A		
4. TOTAL PAST CLAIMS COST	<u>0.150</u>	0.150	38%	<u>0.123</u>	0.123	32%
<b>D. TOTAL PREMIUM RATE (A+B+C)</b>						
		<u>0.39</u>	<u>100%</u>		<u>0.39</u>	<u>100%</u>

## 2011 PREMIUM RATE COMPONENTS

### RATE GROUP 477: INDUSTRIAL ELECTRICAL EQUIPMENT

#### (CLASS D: MANUFACTURING)

Component	2011 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2011 Premium Rate	2010 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2010 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. New Claims Cost	0.559	38%	0.644	43%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.224		0.224	
2. Legislative Obligations	0.076		0.078	
3. Prevention	0.030		0.032	
4. TOTAL OVERHEAD EXPENSES	<u>0.330</u>	22%	<u>0.334</u>	22%
<b>C. PAST CLAIMS COST</b>				
1. Unfunded Liability	0.406		0.350	
2. (Gain)/Loss	0.185		0.163	
3. Bad Debts	0.011		N/A	
4. TOTAL PAST CLAIMS COST	<u>0.602</u>	40%	<u>0.513</u>	34%
<b>D. TOTAL PREMIUM RATE (A+B+C)</b>	<u><u>1.49</u></u>	<u>100%</u>	<u><u>1.49</u></u>	<u>100%</u>



## 2011 PREMIUM RATE COMPONENTS

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

#### (CLASS D: MANUFACTURING)

Component	2011 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2011 Premium Rate	2010 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2010 Premium Rate		
<b>A. NEW CLAIMS COST</b>						
1. New Claims Cost	1.805	1.805	42%	2.080	2.080	48%
<b>B. OVERHEAD EXPENSES</b>						
1. WSIB Administrative	0.397			0.403		
2. Legislative Obligations	0.136			0.140		
3. Prevention	0.059			0.062		
4. TOTAL OVERHEAD EXPENSES	<u>0.592</u>	0.592	14%	<u>0.605</u>	0.605	14%
<b>C. PAST CLAIMS COST</b>						
1. Unfunded Liability	1.308			1.129		
2. (Gain)/Loss	0.597			0.525		
3. Bad Debts	0.033			N/A		
4. TOTAL PAST CLAIMS COST	<u>1.938</u>	1.938	45%	<u>1.654</u>	1.654	38%
<b>D. TOTAL PREMIUM RATE (A+B+C)</b>	<u><u>4.34</u></u>	<u>100%</u>		<u><u>4.34</u></u>	<u>100%</u>	

## 2011 PREMIUM RATE COMPONENTS

### RATE GROUP 496: CONCRETE PRODUCTS

#### (CLASS D: MANUFACTURING)

Component	2011 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2011 Premium Rate		2010 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2010 Premium Rate	
<b>A. NEW CLAIMS COST</b>								
1. New Claims Cost	2.181	2.181	42%		2.506	2.506	48%	
<b>B. OVERHEAD EXPENSES</b>								
1. WSIB Administrative	0.450				0.456			
2. Legislative Obligations	0.154				0.159			
3. Prevention	0.067				0.070			
4. TOTAL OVERHEAD EXPENSES	<u>0.671</u>	0.671	13%		<u>0.685</u>	0.685	13%	
<b>C. PAST CLAIMS COST</b>								
1. Unfunded Liability	1.580				1.361			
2. (Gain)/Loss	0.721				0.633			
3. Bad Debts	0.039				N/A			
4. TOTAL PAST CLAIMS COST	<u>2.340</u>	2.340	45%		<u>1.994</u>	1.994	38%	
<b>D. TOTAL PREMIUM RATE (A+B+C)</b>								
		<u><u>5.19</u></u>	<u>100%</u>			<u><u>5.19</u></u>	<u>100%</u>	

## 2011 PREMIUM RATE COMPONENTS

### RATE GROUP 497: READY-MIX CONCRETE

#### (CLASS D: MANUFACTURING)

Component	2011 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2011 Premium Rate	2010 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2010 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. New Claims Cost	1.534	41%	1.670	47%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.360		0.352	
2. Legislative Obligations	0.123		0.123	
3. Prevention	0.093		0.042	
4. TOTAL OVERHEAD EXPENSES	<u>0.576</u>	15%	<u>0.517</u>	15%
<b>C. PAST CLAIMS COST</b>				
1. Unfunded Liability	1.112		0.907	
2. (Gain)/Loss	0.507		0.422	
3. Bad Debts	0.028		N/A	
4. TOTAL PAST CLAIMS COST	<u>1.647</u>	44%	<u>1.329</u>	38%
<b>D. TOTAL PREMIUM RATE (A+B+C)</b>	<u><u>3.76</u></u>	<u>100%</u>	<u><u>3.52</u></u>	<u>100%</u>

## 2011 PREMIUM RATE COMPONENTS

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

#### (CLASS D: MANUFACTURING)

Component	2011 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2011 Premium Rate	2010 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2010 Premium Rate		
<b>A. NEW CLAIMS COST</b>						
1. New Claims Cost	1.163	1.163	41%	1.268	1.268	46%
<b>B. OVERHEAD EXPENSES</b>						
1. WSIB Administrative	0.308			0.302		
2. Legislative Obligations	0.105			0.105		
3. Prevention	0.044			0.045		
4. TOTAL OVERHEAD EXPENSES	<u>0.457</u>	0.457	16%	<u>0.452</u>	0.452	17%
<b>C. PAST CLAIMS COST</b>						
1. Unfunded Liability	0.843			0.689		
2. (Gain)/Loss	0.385			0.320		
3. Bad Debts	0.021			N/A		
4. TOTAL PAST CLAIMS COST	<u>1.249</u>	1.249	44%	<u>1.009</u>	1.009	37%
<b>D. TOTAL PREMIUM RATE (A+B+C)</b>						
	<u><u>2.87</u></u>	<u>100%</u>		<u><u>2.73</u></u>	<u>100%</u>	

## 2011 PREMIUM RATE COMPONENTS

### RATE GROUP 502: GLASS PRODUCTS

#### (CLASS D: MANUFACTURING)

Component	2011 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2011 Premium Rate	2010 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2010 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. New Claims Cost	1.190	41%	1.183	46%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.311		0.291	
2. Legislative Obligations	0.106		0.101	
3. Prevention	0.045		0.043	
4. TOTAL OVERHEAD EXPENSES	<u>0.462</u>	16%	<u>0.435</u>	17%
<b>C. PAST CLAIMS COST</b>				
1. Unfunded Liability	0.860		0.642	
2. (Gain)/Loss	0.393		0.299	
3. Bad Debts	0.019		N/A	
4. TOTAL PAST CLAIMS COST	<u>1.272</u>	44%	<u>0.941</u>	37%
<b>D. TOTAL PREMIUM RATE (A+B+C)</b>	<u><u>2.92</u></u>	<u>100%</u>	<u><u>2.56</u></u>	<u>100%</u>

## 2011 PREMIUM RATE COMPONENTS

### RATE GROUP 507: PETROLEUM AND COAL PRODUCTS

#### (CLASS D: MANUFACTURING)

Component	2011 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2011 Premium Rate	2010 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2010 Premium Rate
<b>A. NEW CLAIMS COST</b>						
1. New Claims Cost	0.414	0.414	37%	0.401	0.401	41%
<b>B. OVERHEAD EXPENSES</b>						
1. WSIB Administrative	0.185			0.179		
2. Legislative Obligations	0.063			0.062		
3. Prevention	0.027			0.028		
4. TOTAL OVERHEAD EXPENSES	<u>0.275</u>	0.275	24%	<u>0.269</u>	0.269	27%
<b>C. PAST CLAIMS COST</b>						
1. Unfunded Liability	0.300			0.218		
2. (Gain)/Loss	0.137			0.101		
3. Bad Debts	0.008			N/A		
4. TOTAL PAST CLAIMS COST	<u>0.445</u>	0.445	39%	<u>0.319</u>	0.319	32%
<b>D. TOTAL PREMIUM RATE (A+B+C)</b>		<u><u>1.13</u></u>	<u>100%</u>		<u><u>0.99</u></u>	<u>100%</u>

## 2011 PREMIUM RATE COMPONENTS

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

#### (CLASS D: MANUFACTURING)

Component	2011 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2011 Premium Rate	2010 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2010 Premium Rate		
<b>A. NEW CLAIMS COST</b>						
1. New Claims Cost	0.643	0.643	38%	0.678	0.678	43%
<b>B. OVERHEAD EXPENSES</b>						
1. WSIB Administrative	0.236			0.228		
2. Legislative Obligations	0.080			0.079		
3. Prevention	0.032			0.033		
4. TOTAL OVERHEAD EXPENSES	<u>0.348</u>	0.348	21%	<u>0.340</u>	0.340	22%
<b>C. PAST CLAIMS COST</b>						
1. Unfunded Liability	0.466			0.368		
2. (Gain)/Loss	0.213			0.171		
3. Bad Debts	0.012			N/A		
4. TOTAL PAST CLAIMS COST	<u>0.691</u>	0.691	41%	<u>0.539</u>	0.539	35%
<b>D. TOTAL PREMIUM RATE (A+B+C)</b>	<u><u>1.68</u></u>	<u>100%</u>		<u><u>1.56</u></u>	<u>100%</u>	

## 2011 PREMIUM RATE COMPONENTS

### RATE GROUP 514: PHARMACEUTICALS AND MEDICINES

#### (CLASS D: MANUFACTURING)

Component	2011 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2011 Premium Rate	2010 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2010 Premium Rate		
<b>A. NEW CLAIMS COST</b>						
1. New Claims Cost	0.334	0.334	36%	0.323	0.323	40%
<b>B. OVERHEAD EXPENSES</b>						
1. WSIB Administrative	0.150			0.144		
2. Legislative Obligations	0.051			0.050		
3. Prevention	0.025			0.026		
4. TOTAL OVERHEAD EXPENSES	<u>0.226</u>	0.226	25%	<u>0.220</u>	0.220	28%
<b>C. PAST CLAIMS COST</b>						
1. Unfunded Liability	0.242			0.176		
2. (Gain)/Loss	0.111			0.082		
3. Bad Debts	0.006			N/A		
4. TOTAL PAST CLAIMS COST	<u>0.359</u>	0.359	39%	<u>0.258</u>	0.258	32%
<b>D. TOTAL PREMIUM RATE (A+B+C)</b>						
	<u><u>0.92</u></u>	<u><u>100%</u></u>		<u><u>0.80</u></u>	<u><u>100%</u></u>	



## 2011 PREMIUM RATE COMPONENTS

### RATE GROUP 517: SOAP AND TOILETRIES

#### (CLASS D: MANUFACTURING)

Component	2011 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2011 Premium Rate	2010 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2010 Premium Rate		
<b>A. NEW CLAIMS COST</b>						
1. New Claims Cost	0.609	0.609	38%	0.667	0.667	43%
<b>B. OVERHEAD EXPENSES</b>						
1. WSIB Administrative	0.231			0.227		
2. Legislative Obligations	0.078			0.079		
3. Prevention	0.032			0.033		
4. TOTAL OVERHEAD EXPENSES	<u>0.341</u>	0.341	21%	<u>0.339</u>	0.339	22%
<b>C. PAST CLAIMS COST</b>						
1. Unfunded Liability	0.442			0.362		
2. (Gain)/Loss	0.202			0.168		
3. Bad Debts	0.012			N/A		
4. TOTAL PAST CLAIMS COST	<u>0.656</u>	0.656	41%	<u>0.530</u>	0.530	34%
<b>D. TOTAL PREMIUM RATE (A+B+C)</b>	<u><u>1.61</u></u>	<u>100%</u>		<u><u>1.54</u></u>	<u>100%</u>	

## 2011 PREMIUM RATE COMPONENTS

### RATE GROUP 524: CHEMICAL INDUSTRIES

#### (CLASS D: MANUFACTURING)

Component	2011 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2011 Premium Rate	2010 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2010 Premium Rate		
<b>A. NEW CLAIMS COST</b>						
1. New Claims Cost	0.729	0.729	39%	0.793	0.793	44%
<b>B. OVERHEAD EXPENSES</b>						
1. WSIB Administrative	0.248			0.242		
2. Legislative Obligations	0.084			0.084		
3. Prevention	0.034			0.036		
4. TOTAL OVERHEAD EXPENSES	<u>0.366</u>	0.366	19%	<u>0.362</u>	0.362	20%
<b>C. PAST CLAIMS COST</b>						
1. Unfunded Liability	0.529			0.430		
2. (Gain)/Loss	0.241			0.200		
3. Bad Debts	0.014			N/A		
4. TOTAL PAST CLAIMS COST	<u>0.784</u>	0.784	42%	<u>0.630</u>	0.630	35%
<b>D. TOTAL PREMIUM RATE (A+B+C)</b>		<u><u>1.88</u></u>	<u>100%</u>		<u><u>1.79</u></u>	<u>100%</u>

**2011 PREMIUM RATE COMPONENTS**  
**RATE GROUP 529: JEWELRY AND INSTRUMENTS**

**(CLASS D: MANUFACTURING)**

Component	2011 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2011 Premium Rate	2010 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2010 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. New Claims Cost	0.356	36%	0.397	41%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.159		0.177	
2. Legislative Obligations	0.054		0.061	
3. Prevention	0.026		0.027	
4. TOTAL OVERHEAD EXPENSES	<u>0.239</u>	24%	<u>0.265</u>	27%
<b>C. PAST CLAIMS COST</b>				
1. Unfunded Liability	0.259		0.215	
2. (Gain)/Loss	0.118		0.100	
3. Bad Debts	0.007		N/A	
4. TOTAL PAST CLAIMS COST	<u>0.384</u>	39%	<u>0.315</u>	32%
<b>D. TOTAL PREMIUM RATE (A+B+C)</b>	<u><u>0.98</u></u>	<u><u>100%</u></u>	<u><u>0.98</u></u>	<u><u>100%</u></u>

## 2011 PREMIUM RATE COMPONENTS

### RATE GROUP 533: SIGNS AND DISPLAYS

#### (CLASS D: MANUFACTURING)

Component	2011 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2011 Premium Rate	2010 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2010 Premium Rate		
<b>A. NEW CLAIMS COST</b>						
1. New Claims Cost	1.247	1.247	41%	1.437	1.437	47%
<b>B. OVERHEAD EXPENSES</b>						
1. WSIB Administrative	0.320			0.323		
2. Legislative Obligations	0.109			0.112		
3. Prevention	0.046			0.049		
4. TOTAL OVERHEAD EXPENSES	<u>0.475</u>	0.475	16%	<u>0.484</u>	0.484	16%
<b>C. PAST CLAIMS COST</b>						
1. Unfunded Liability	0.904			0.780		
2. (Gain)/Loss	0.413			0.363		
3. Bad Debts	0.023			N/A		
4. TOTAL PAST CLAIMS COST	<u>1.340</u>	1.340	44%	<u>1.143</u>	1.143	37%
<b>D. TOTAL PREMIUM RATE (A+B+C)</b>						
	<u><u>3.06</u></u>	<u>100%</u>		<u><u>3.06</u></u>	<u><u>100%</u></u>	

**2011 PREMIUM RATE COMPONENTS**  
**RATE GROUP 538: SPORTING GOODS AND TOYS**

**(CLASS D: MANUFACTURING)**

Component	2011 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2011 Premium Rate	2010 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2010 Premium Rate		
<b>A. NEW CLAIMS COST</b>						
1. New Claims Cost	1.700	1.700	41%	1.957	1.957	48%
<b>B. OVERHEAD EXPENSES</b>						
1. WSIB Administrative	0.383			0.388		
2. Legislative Obligations	0.131			0.135		
3. Prevention	0.056			0.059		
4. TOTAL OVERHEAD EXPENSES	<u>0.570</u>	0.570	14%	<u>0.582</u>	0.582	14%
<b>C. PAST CLAIMS COST</b>						
1. Unfunded Liability	1.232			1.063		
2. (Gain)/Loss	0.562			0.495		
3. Bad Debts	0.031			N/A		
4. TOTAL PAST CLAIMS COST	<u>1.825</u>	1.825	45%	<u>1.558</u>	1.558	38%
<b>D. TOTAL PREMIUM RATE (A+B+C)</b>	<u><u>4.10</u></u>	<u><u>100%</u></u>		<u><u>4.10</u></u>	<u><u>100%</u></u>	

## 2011 PREMIUM RATE COMPONENTS

### RATE GROUP 542: OTHER MANUFACTURED PRODUCTS

#### (CLASS D: MANUFACTURING)

Component	2011 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2011 Premium Rate	2010 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2010 Premium Rate		
<b>A. NEW CLAIMS COST</b>						
1. New Claims Cost	0.799	0.799	39%	0.922	0.922	45%
<b>B. OVERHEAD EXPENSES</b>						
1. WSIB Administrative	0.257			0.259		
2. Legislative Obligations	0.088			0.090		
3. Prevention	0.036			0.038		
4. TOTAL OVERHEAD EXPENSES	<u>0.381</u>	0.381	19%	<u>0.387</u>	0.387	19%
<b>C. PAST CLAIMS COST</b>						
1. Unfunded Liability	0.579			0.501		
2. (Gain)/Loss	0.264			0.233		
3. Bad Debts	0.015			N/A		
4. TOTAL PAST CLAIMS COST	<u>0.858</u>	0.858	42%	<u>0.734</u>	0.734	36%
<b>D. TOTAL PREMIUM RATE (A+B+C)</b>	<u><u>2.04</u></u>	<u>100%</u>		<u><u>2.04</u></u>	<u>100%</u>	

## 2011 PREMIUM RATE COMPONENTS

### CLASS D: MANUFACTURING

Component	2011 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2011 Premium Rate	2010 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2010 Premium Rate
<b>A. NEW CLAIMS COST</b>						
1. New Claims Cost	0.969	0.969	40%	1.078	1.078	46%
<b>B. OVERHEAD EXPENSES</b>						
1. WSIB Administrative	0.266			0.266		
2. Legislative Obligations	0.091			0.093		
3. Prevention	0.046			0.041		
4. TOTAL OVERHEAD EXPENSES	<u>0.403</u>	0.403	17%	<u>0.400</u>	0.400	17%
<b>C. PAST CLAIMS COST</b>						
1. Unfunded Liability	0.702			0.585		
2. (Gain)/Loss	0.320			0.272		
3. Bad Debts	0.018			N/A		
4. TOTAL PAST CLAIMS COST	<u>1.040</u>	1.040	43%	<u>0.857</u>	0.857	37%
<b>D. TOTAL PREMIUM RATE (A+B+C)</b>		<u><u>2.41</u></u>	<u>100%</u>		<u><u>2.34</u></u>	<u>100%</u>

## 2011 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>2011 Premium Rate</u> (\$)
207	MEAT AND FISH PRODUCTS	1.857	0.603	1.996	4.46
210	POULTRY PRODUCTS	1.371	0.501	1.476	3.35
214	FRUIT AND VEGETABLE PRODUCTS	1.035	0.430	1.108	2.57
216	DAIRY PRODUCTS	0.855	0.392	0.919	2.17
220	OTHER BAKERY PRODUCTS	1.582	0.546	1.703	3.83
222	CONFECTIONERY	0.663	0.353	0.716	1.73
223	BISCUITS, SNACK FOODS AND OTHER FOOD PRODUCTS	1.081	0.440	1.162	2.68
226	CRUSHED AND GROUND FOODS	0.613	0.342	0.660	1.62
230	ALCOHOLIC BEVERAGES	0.558	0.330	0.603	1.49
231	SOFT DRINKS	1.407	0.509	1.510	3.43
238	OTHER RUBBER PRODUCTS	1.638	0.557	1.750	3.95
258	FOAMED AND EXPANDED PLASTIC PRODUCTS	1.128	0.449	1.210	2.79
261	PLASTIC FILM AND SHEETING	0.934	0.409	1.004	2.35
263	OTHER PLASTIC PRODUCTS	1.259	0.477	1.351	3.09
289	CLOTH, CARPETS AND TEXTILE PRODUCTS	1.460	0.519	1.568	3.55
301	CLOTHING, FIBRE AND YARN	0.924	0.406	0.988	2.32
308	MILLWORK AND OTHER WOOD INDUSTRIES	2.243	0.683	2.407	5.33
311	WOODEN CABINETS	1.649	0.559	1.770	3.98
312	WOODEN BOXES AND PALLETS	2.897	0.821	3.109	6.83



## 2011 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>2011 Premium Rate</u> (\$)
322	UPHOLSTERED FURNITURE	1.307	0.487	1.401	3.20
323	METAL FURNITURE	0.888	0.400	0.955	2.24
325	WOODEN AND OTHER NON-METAL FURNITURE	1.712	0.571	1.837	4.12
328	FURNITURE PARTS AND FIXTURES	1.655	0.561	1.776	3.99
333	PRINTING, PLATEMAKING AND BINDING	0.609	0.410	0.656	1.68
335	PUBLISHING	0.192	0.137	0.208	0.54
338	FOLDING CARTONS	0.983	0.498	1.054	2.54
341	PAPER PRODUCTS	1.205	0.551	1.293	3.05
352	STEEL AND OTHER SMELTING AND REFINING INDUSTRIES	0.968	0.495	1.046	2.51
358	FOUNDRIES	1.701	0.571	1.835	4.11
361	NON-FERROUS METAL INDUSTRIES	1.414	0.510	1.514	3.44
374	DOORS AND WINDOWS	1.399	0.506	1.503	3.41
375	STRUCTURAL AND ARCHITECTURAL PRODUCTS	1.881	0.608	2.019	4.51
377	COATING OF METAL PRODUCTS	1.662	0.562	1.784	4.01
379	HARDWARE, TOOLS AND CUTLERY	1.056	0.435	1.135	2.63
382	METAL DIES, MOULDS AND PATTERNS	0.840	0.389	0.900	2.13
383	HEATING, REFRIGERATION AND AIR CONDITIONING EQUIPMENT	1.075	0.439	1.155	2.67
385	MACHINE SHOPS	1.000	0.422	1.075	2.50
387	OTHER METAL FABRICATING INDUSTRIES	1.446	0.516	1.553	3.52
389	METAL CLOSURES AND CONTAINERS	0.992	0.421	1.067	2.48

## 2011 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>2011 Premium Rate</u> (\$)
390	OTHER STAMPED AND PRESSED METAL PRODUCTS	1.414	0.510	1.514	3.44
393	WIRE PRODUCTS	1.320	0.491	1.415	3.23
402	MAJOR APPLIANCES AND TRANSMISSION EQUIPMENT	0.884	0.399	0.948	2.23
403	OTHER MACHINERY AND EQUIPMENT	0.639	0.347	0.686	1.67
406	ELEVATORS AND ESCALATORS	1.041	0.431	1.120	2.59
408	BOILERS, PUMPS AND FANS	0.936	0.409	1.007	2.35
411	AGRICULTURAL, CONSTRUCTION AND MINING MACHINERY	1.115	0.447	1.197	2.76
417	AIRCRAFT MANUFACTURING	0.563	0.330	0.606	1.50
419	MOTOR VEHICLE ASSEMBLY	1.414	0.510	1.514	3.44
420	MOTOR VEHICLE ENGINE MANUFACTURING	0.700	0.360	0.753	1.81
421	OTHER MOTOR VEHICLE PARTS AND EQUIPMENT	1.414	0.510	1.514	3.44
424	MOTOR VEHICLE STAMPINGS	1.414	0.510	1.514	3.44
425	MOTOR VEHICLE WHEELS AND BRAKES	1.414	0.510	1.514	3.44
428	MOTOR VEHICLE FABRIC ACCESSORIES	1.829	0.596	1.954	4.38
432	TRUCKS, BUSES AND TRAILERS	1.749	0.580	1.881	4.21
442	RAILROAD ROLLING STOCK	1.056	0.435	1.136	2.63
460	LIGHTING AND SMALL ELECTRICAL APPLIANCES	1.019	0.427	1.095	2.54
466	COMMUNICATION AND ENERGY WIRE PRODUCTS	0.931	0.409	0.998	2.34
468	ELECTRONIC EQUIPMENT & OTHER COMMUNICATION DEVICES	0.138	0.104	0.150	0.39
477	INDUSTRIAL ELECTRICAL EQUIPMENT	0.559	0.330	0.602	1.49

## 2011 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>2011 Premium Rate</u> (\$)
485	BRICKS, CERAMICS AND ABRASIVES	1.805	0.592	1.938	4.34
496	CONCRETE PRODUCTS	2.181	0.671	2.340	5.19
497	READY-MIX CONCRETE	1.534	0.576	1.647	3.76
501	NON-METALLIC MINERAL PRODUCTS	1.163	0.457	1.249	2.87
502	GLASS PRODUCTS	1.190	0.462	1.272	2.92
507	PETROLEUM AND COAL PRODUCTS	0.414	0.275	0.445	1.13
512	RESINS, PAINT, INK AND ADHESIVES	0.643	0.348	0.691	1.68
514	PHARMACEUTICALS AND MEDICINES	0.334	0.226	0.359	0.92
517	SOAP AND TOILETRIES	0.609	0.341	0.656	1.61
524	CHEMICAL INDUSTRIES	0.729	0.366	0.784	1.88
529	JEWELRY AND INSTRUMENTS	0.356	0.239	0.384	0.98
533	SIGNS AND DISPLAYS	1.247	0.475	1.340	3.06
538	SPORTING GOODS AND TOYS	1.700	0.570	1.825	4.10
542	OTHER MANUFACTURED PRODUCTS	0.799	0.381	0.858	2.04
<b>CLASS D</b>	<b>MANUFACTURING</b>	<b>0.969</b>	<b>0.403</b>	<b>1.040</b>	<b>2.41</b>



**wsib** 2011  
Premium  
Rates **MANUAL**

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**SECTION 6E**

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*Class E – Transportation and Storage*

## 2011 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
2004	\$298,447,406	\$66,800	\$30,073	9,924	405	4.08%
2005	\$300,809,827	\$67,700	\$34,398	8,745	402	4.60%
2006	\$337,502,678	\$69,400	\$33,258	10,148	352	3.47%
2007	\$380,150,070	\$71,800	\$38,015	10,000	391	3.91%
2008	\$418,126,752	\$73,300	\$38,112	10,971	381	3.47%
2009	\$432,327,080	\$74,600	\$35,524	12,170	343	2.82%
2010	\$433,314,449	\$77,600	\$36,152	11,986	320	2.67%
2011	\$441,310,793	\$79,600	\$36,566	12,069	304	2.52%

## 2011 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
2004	\$312,878,329	\$66,800	\$27,769	11,267	522	4.63%
2005	\$328,020,343	\$67,700	\$30,511	10,751	512	4.76%
2006	\$346,006,684	\$69,400	\$28,671	12,068	485	4.02%
2007	\$349,028,244	\$71,800	\$30,135	11,582	635	5.48%
2008	\$369,664,076	\$73,300	\$33,478	11,042	569	5.15%
2009	\$370,756,600	\$74,600	\$33,890	10,940	505	4.62%
2010	\$371,603,351	\$77,600	\$34,488	10,775	490	4.55%
2011	\$378,460,885	\$79,600	\$34,881	10,850	487	4.49%

## 2011 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
2004	\$535,199,371	\$66,800	\$31,107	17,205	1,548	9.00%
2005	\$587,407,915	\$67,700	\$32,359	18,153	1,742	9.60%
2006	\$680,996,233	\$69,400	\$32,875	20,715	1,725	8.33%
2007	\$723,926,460	\$71,800	\$33,521	21,596	1,845	8.54%
2008	\$793,841,527	\$73,300	\$32,821	24,187	1,920	7.94%
2009	\$798,451,220	\$74,600	\$32,431	24,620	1,808	7.34%
2010	\$800,274,760	\$77,600	\$33,004	24,248	1,685	6.95%
2011	\$815,042,956	\$79,600	\$33,382	24,416	1,604	6.57%

## 2011 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
2004	\$3,398,365,804	\$66,800	\$41,153	82,579	7,581	9.18%
2005	\$3,588,224,662	\$67,700	\$42,295	84,838	7,832	9.23%
2006	\$3,728,085,830	\$69,400	\$42,899	86,904	7,051	8.11%
2007	\$3,828,982,225	\$71,800	\$42,996	89,054	7,365	8.27%
2008	\$3,809,190,432	\$73,300	\$42,528	89,569	7,152	7.98%
2009	\$3,396,181,100	\$74,600	\$42,827	79,300	5,591	7.05%
2010	\$3,403,937,458	\$77,600	\$43,583	78,103	5,210	6.67%
2011	\$3,466,753,402	\$79,600	\$44,080	78,646	4,962	6.31%



## 2011 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
2004	\$656,090,801	\$66,800	\$32,293	20,317	2,246	11.05%
2005	\$677,750,327	\$67,700	\$33,375	20,307	2,193	10.80%
2006	\$716,479,829	\$69,400	\$34,587	20,715	2,025	9.78%
2007	\$743,786,620	\$71,800	\$35,850	20,747	2,030	9.78%
2008	\$772,083,962	\$73,300	\$35,074	22,013	1,985	9.02%
2009	\$741,369,788	\$74,600	\$36,767	20,164	1,666	8.26%
2010	\$743,062,963	\$77,600	\$37,415	19,860	1,553	7.82%
2011	\$756,775,377	\$79,600	\$37,843	19,998	1,478	7.39%

## 2011 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
2004	\$310,720,461	\$66,800	\$37,310	8,328	714	8.57%
2005	\$330,047,669	\$67,700	\$37,382	8,829	741	8.39%
2006	\$356,028,257	\$69,400	\$38,627	9,217	662	7.18%
2007	\$371,291,741	\$71,800	\$39,668	9,360	716	7.65%
2008	\$404,927,718	\$73,300	\$40,729	9,942	745	7.49%
2009	\$397,250,768	\$74,600	\$39,496	10,058	681	6.77%
2010	\$398,158,028	\$77,600	\$40,194	9,906	635	6.41%
2011	\$405,505,599	\$79,600	\$40,652	9,975	604	6.06%

## 2011 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
2004	\$270,460,299	\$66,800	\$20,545	13,164	571	4.34%
2005	\$287,581,583	\$67,700	\$22,350	12,867	602	4.68%
2006	\$299,752,061	\$69,400	\$22,285	13,451	563	4.19%
2007	\$315,836,700	\$71,800	\$22,645	13,947	591	4.24%
2008	\$326,795,145	\$73,300	\$21,999	14,855	601	4.05%
2009	\$325,891,188	\$74,600	\$22,788	14,301	501	3.50%
2010	\$326,635,474	\$77,600	\$23,190	14,085	477	3.39%
2011	\$332,663,175	\$79,600	\$23,455	14,183	464	3.27%

## **2011 PREMIUM RATES**

### **6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

#### **RATE GROUP 590: AMBULANCE SERVICES**

#### **(CLASS E: TRANSPORTATION AND STORAGE)**

<b>Year</b>	<b>Insurable Earnings</b>	<b>Maximum Insurable Earnings Ceiling</b>	<b>Average Insurable Earnings</b>	<b>Employment</b>	<b>Total Number of Injuries</b>	<b>Total Injury Rate</b>
2004	\$127,501,140	\$66,800	\$55,508	2,297	440	19.16%
2005	\$108,983,731	\$67,700	\$59,881	1,820	334	18.35%
2006	\$116,654,471	\$69,400	\$63,159	1,847	334	18.08%
2007	\$128,188,721	\$71,800	\$64,255	1,995	398	19.95%
2008	\$139,953,066	\$73,300	\$63,789	2,194	387	17.64%
2009	\$139,600,577	\$74,600	\$67,019	2,083	368	17.67%
2010	\$139,919,403	\$77,600	\$68,187	2,052	357	17.40%
2011	\$142,501,463	\$79,600	\$68,975	2,066	355	17.18%

## 2011 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
2004	\$5,909,663,611	\$66,800	\$35,799	165,081	14,027	8.50%
2005	\$6,208,826,057	\$67,700	\$37,333	166,310	14,358	8.63%
2006	\$6,581,506,043	\$69,400	\$37,595	175,065	13,197	7.54%
2007	\$6,841,190,781	\$71,800	\$38,373	178,281	13,971	7.84%
2008	\$7,034,582,678	\$73,300	\$38,071	184,773	13,740	7.44%
2009	\$6,601,828,321	\$74,600	\$38,021	173,636	11,463	6.60%
2010	\$6,616,905,886	\$77,600	\$38,692	171,015	10,727	6.27%
2011	\$6,739,013,650	\$79,600	\$39,134	172,203	10,258	5.96%

## 2011 PREMIUM RATES

### NEW CLAIMS COST BY RATE GROUP

<b>Rate Group</b>	<b>Description</b>	<b>2011 New Claims Cost</b>		<b>2011 Premium</b>
		<b>Cost Index *</b> (%)	<b>Cost per Claim</b> (\$)	<b>Rate</b> (\$)
551	AIR TRANSPORT INDUSTRIES	76%	12,387	2.00
553	AIR TRANSPORT SERVICES	38%	6,134	1.85
560	WAREHOUSING	43%	7,017	3.28
570	GENERAL TRUCKING	124%	20,087	6.43
577	COURIER SERVICES	38%	6,155	2.89
580	MISCELLANEOUS TRANSPORT INDUSTRIES	92%	14,842	4.89
584	SCHOOL BUSES	53%	8,645	2.91
590	AMBULANCE SERVICES	68%	10,945	6.18
<b>CLASS E</b>	<b>TRANSPORTATION AND STORAGE</b>		<b>14,002</b>	<b>4.83</b>

\* The Cost Index compares the average cost of a claim for a Rate Group to that of the Class.  
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**2011 PREMIUM RATES  
SUB-COMPONENTS OF OVERHEAD EXPENSES**

**RATE GROUP 551: AIR TRANSPORT INDUSTRIES**

**(CLASS E: TRANSPORTATION AND STORAGE)**

<b>Overhead Expenses Component</b>	<b>Overhead Expenses Sub-Component</b>	<b>Premium Rate Component</b>
<b>B.1</b>	WSIB Administrative	<b>0.276</b>
<b>B.2</b>	Legislative Obligations	
	WSIAT	0.014
	Office of Worker Advisor	0.007
	Office of Employer Advisor	0.002
	OHSA	0.000
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	<b>Sub-Total</b>	<b>0.027</b>
<b>B.3</b>	Prevention	
	Infrastructure Health and Safety Association	<b>0.000</b>
<b>B.4</b>	<b>TOTAL OVERHEAD EXPENSES</b>	<b>0.303</b>

**2011 PREMIUM RATES  
 SUB-COMPONENTS OF OVERHEAD EXPENSES**

**RATE GROUP 553: AIR TRANSPORT SERVICES**

**(CLASS E: TRANSPORTATION AND STORAGE)**

<b>Overhead Expenses Component</b>	<b>Overhead Expenses Sub-Component</b>	<b>Premium Rate Component</b>
<b>B.1</b>	WSIB Administrative	<b>0.265</b>
<b>B.2</b>	Legislative Obligations	
	WSIAT	0.014
	Office of Worker Advisor	0.007
	Office of Employer Advisor	0.002
	OHSA	0.000
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	<b>Sub-Total</b>	<b>0.026</b>
<b>B.3</b>	Prevention	
	Infrastructure Health and Safety Association	<b>0.000</b>
<b>B.4</b>	<b>TOTAL OVERHEAD EXPENSES</b>	<b>0.291</b>



**2011 PREMIUM RATES  
 SUB-COMPONENTS OF OVERHEAD EXPENSES**

**RATE GROUP 560: WAREHOUSING**

**(CLASS E: TRANSPORTATION AND STORAGE)**

<b>Overhead Expenses Component</b>	<b>Overhead Expenses Sub-Component</b>	<b>Premium Rate Component</b>
<b>B.1</b>	WSIB Administrative	<b>0.347</b>
<b>B.2</b>	Legislative Obligations	
	WSIAT	0.018
	Office of Worker Advisor	0.009
	Office of Employer Advisor	0.003
	OHSA	0.085
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	<b>Sub-Total</b>	<b>0.118</b>
<b>B.3</b>	Prevention	
	Infrastructure Health and Safety Association	<b>0.091</b>
<b>B.4</b>	<b>TOTAL OVERHEAD EXPENSES</b>	<b>0.556</b>

**2011 PREMIUM RATES  
SUB-COMPONENTS OF OVERHEAD EXPENSES**

**RATE GROUP 570: GENERAL TRUCKING**

**(CLASS E: TRANSPORTATION AND STORAGE)**

<b>Overhead Expenses Component</b>	<b>Overhead Expenses Sub-Component</b>	<b>Premium Rate Component</b>
<b>B.1</b>	WSIB Administrative	<b>0.574</b>
<b>B.2</b>	Legislative Obligations	
	WSIAT	0.030
	Office of Worker Advisor	0.014
	Office of Employer Advisor	0.005
	OHSA	0.000
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.001
	Institute of Work & Health	0.006
	<b>Sub-Total</b>	<b>0.055</b>
<b>B.3</b>	Prevention	
	Infrastructure Health and Safety Association	<b>0.127</b>
<b>B.4</b>	<b>TOTAL OVERHEAD EXPENSES</b>	<b>0.756</b>

**2011 PREMIUM RATES  
SUB-COMPONENTS OF OVERHEAD EXPENSES**

**RATE GROUP 577: COURIER SERVICES**

**(CLASS E: TRANSPORTATION AND STORAGE)**

<b>Overhead Expenses Component</b>	<b>Overhead Expenses Sub-Component</b>	<b>Premium Rate Component</b>
<b>B.1</b>	WSIB Administrative	<b>0.321</b>
<b>B.2</b>	Legislative Obligations	
	WSIAT	0.017
	Office of Worker Advisor	0.008
	Office of Employer Advisor	0.003
	OHSA	0.079
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	<b>Sub-Total</b>	<b>0.110</b>
<b>B.3</b>	Prevention	
	Infrastructure Health and Safety Association	<b>0.086</b>
<b>B.4</b>	<b>TOTAL OVERHEAD EXPENSES</b>	<b>0.517</b>

**2011 PREMIUM RATES**  
**SUB-COMPONENTS OF OVERHEAD EXPENSES**

**RATE GROUP 580: MISCELLANEOUS TRANSPORT INDUSTRIES**

**(CLASS E: TRANSPORTATION AND STORAGE)**

<b>Overhead Expenses Component</b>	<b>Overhead Expenses Sub-Component</b>	<b>Premium Rate Component</b>
<b>B.1</b>	WSIB Administrative	<b>0.476</b>
<b>B.2</b>	Legislative Obligations	
	WSIAT	0.025
	Office of Worker Advisor	0.012
	Office of Employer Advisor	0.004
	OHSA	0.000
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.001
	Institute of Work & Health	0.005
	<b>Sub-Total</b>	<b>0.046</b>
<b>B.3</b>	Prevention	
	Public Services Health and Safety Association	<b>0.000</b>
<b>B.4</b>	<b>TOTAL OVERHEAD EXPENSES</b>	<b>0.522</b>

**2011 PREMIUM RATES  
 SUB-COMPONENTS OF OVERHEAD EXPENSES**

**RATE GROUP 584: SCHOOL BUSES**

**(CLASS E: TRANSPORTATION AND STORAGE)**

<b>Overhead Expenses Component</b>	<b>Overhead Expenses Sub-Component</b>	<b>Premium Rate Component</b>
<b>B.1</b>	WSIB Administrative	<b>0.322</b>
<b>B.2</b>	Legislative Obligations	
	WSIAT	0.017
	Office of Worker Advisor	0.008
	Office of Employer Advisor	0.003
	OHSA	0.079
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	<b>Sub-Total</b>	<b>0.110</b>
<b>B.3</b>	Prevention	
	Infrastructure Health and Safety Association	<b>0.087</b>
<b>B.4</b>	<b>TOTAL OVERHEAD EXPENSES</b>	<b>0.519</b>

**2011 PREMIUM RATES  
SUB-COMPONENTS OF OVERHEAD EXPENSES**

**RATE GROUP 590: AMBULANCE SERVICES**

**(CLASS E: TRANSPORTATION AND STORAGE)**

<b>Overhead Expenses Component</b>	<b>Overhead Expenses Sub-Component</b>	<b>Premium Rate Component</b>
<b>B.1</b>	<b>WSIB Administrative</b>	<b>0.544</b>
<b>B.2</b>	<b>Legislative Obligations</b>	
	WSIAT	0.028
	Office of Worker Advisor	0.014
	Office of Employer Advisor	0.005
	OHSA	0.134
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.001
	Institute of Work & Health	0.005
	<b>Sub-Total</b>	<b>0.186</b>
<b>B.3</b>	<b>Prevention</b>	
	Public Services Health and Safety Association	<b>0.055</b>
<b>B.4</b>	<b>TOTAL OVERHEAD EXPENSES</b>	<b>0.785</b>

**2011 PREMIUM RATES  
SUB-COMPONENTS OF OVERHEAD EXPENSES**

**CLASS E: TRANSPORTATION AND STORAGE**

<b>Overhead Expenses Component</b>	<b>Overhead Expenses Sub-Component</b>	<b>Premium Rate Component</b>
<b>B.1</b>	<b>WSIB Administrative</b>	<b>0.462</b>
<b>B.2</b>	<b>Legislative Obligations</b>	
	WSIAT	0.024
	Office of Worker Advisor	0.012
	Office of Employer Advisor	0.004
	OHSA	0.026
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.001
	Institute of Work & Health	0.005
	<b>Sub-Total</b>	<b>0.070</b>
<b>B.3</b>	<b>Prevention</b>	<b>0.092</b>
<b>B.4</b>	<b>TOTAL OVERHEAD EXPENSES</b>	<b>0.624</b>

**2011 PREMIUM RATE COMPONENTS**  
**RATE GROUP 551: AIR TRANSPORT INDUSTRIES**  
**(CLASS E: TRANSPORTATION AND STORAGE)**

Component	2011 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2011 Premium Rate	2010 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2010 Premium Rate		
<b>A. NEW CLAIMS COST</b>						
1. New Claims Cost	0.866	0.866	43%	0.961	0.961	51%
<b>B. OVERHEAD EXPENSES</b>						
1. WSIB Administrative	0.276			0.268		
2. Legislative Obligations	0.027			0.026		
3. Prevention	0.000			0.000		
4. TOTAL OVERHEAD EXPENSES	<u>0.303</u>	0.303	15%	<u>0.294</u>	0.294	15%
<b>C. PAST CLAIMS COST</b>						
1. Unfunded Liability	0.649			0.522		
2. (Gain)/Loss	0.133			0.120		
3. Bad Debts	0.045			N/A		
4. TOTAL PAST CLAIMS COST	<u>0.827</u>	0.827	41%	<u>0.642</u>	0.642	34%
<b>D. TOTAL PREMIUM RATE (A+B+C)</b>	<u><u>2.00</u></u>	<u>100%</u>		<u><u>1.90</u></u>	<u>100%</u>	



## 2011 PREMIUM RATE COMPONENTS

### RATE GROUP 553: AIR TRANSPORT SERVICES

#### (CLASS E: TRANSPORTATION AND STORAGE)

Component	2011 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2011 Premium Rate	2010 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2010 Premium Rate
<b>A. NEW CLAIMS COST</b>						
1. New Claims Cost	0.801	0.801	43%	0.780	0.780	50%
<b>B. OVERHEAD EXPENSES</b>						
1. WSIB Administrative	0.265			0.245		
2. Legislative Obligations	0.026			0.024		
3. Prevention	0.000			0.000		
4. TOTAL OVERHEAD EXPENSES	<u>0.291</u>	0.291	16%	<u>0.269</u>	0.269	17%
<b>C. PAST CLAIMS COST</b>						
1. Unfunded Liability	0.597			0.423		
2. (Gain)/Loss	0.122			0.097		
3. Bad Debts	0.037			N/A		
4. TOTAL PAST CLAIMS COST	<u>0.756</u>	0.756	41%	<u>0.520</u>	0.520	33%
<b>D. TOTAL PREMIUM RATE (A+B+C)</b>		<u><u>1.85</u></u>	<u>100%</u>		<u><u>1.57</u></u>	<u>100%</u>

## 2011 PREMIUM RATE COMPONENTS

### RATE GROUP 560: WAREHOUSING

#### (CLASS E: TRANSPORTATION AND STORAGE)

Component	2011 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2011 Premium Rate	2010 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2010 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. New Claims Cost	1.402	43%	1.383	50%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.347		0.316	
2. Legislative Obligations	0.118		0.110	
3. Prevention	0.091		0.039	
4. TOTAL OVERHEAD EXPENSES	<u>0.556</u>	17%	<u>0.465</u>	17%
<b>C. PAST CLAIMS COST</b>				
1. Unfunded Liability	1.044		0.751	
2. (Gain)/Loss	0.213		0.172	
3. Bad Debts	0.066		N/A	
4. TOTAL PAST CLAIMS COST	<u>1.323</u>	40%	<u>0.923</u>	33%
<b>D. TOTAL PREMIUM RATE (A+B+C)</b>	<u><u>3.28</u></u>	<u>100%</u>	<u><u>2.77</u></u>	<u>100%</u>

## 2011 PREMIUM RATE COMPONENTS

### RATE GROUP 570: GENERAL TRUCKING

### (CLASS E: TRANSPORTATION AND STORAGE)

Component	2011 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2011 Premium Rate	2010 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2010 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. New Claims Cost	2.918	45%	3.083	53%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.574		0.536	
2. Legislative Obligations	0.055		0.052	
3. Prevention	0.127		0.058	
4. TOTAL OVERHEAD EXPENSES	<u>0.756</u>	12%	<u>0.646</u>	11%
<b>C. PAST CLAIMS COST</b>				
1. Unfunded Liability	2.175		1.674	
2. (Gain)/Loss	0.444		0.384	
3. Bad Debts	0.137		N/A	
4. TOTAL PAST CLAIMS COST	<u>2.756</u>	43%	<u>2.058</u>	36%
<b>D. TOTAL PREMIUM RATE (A+B+C)</b>	<u><u>6.43</u></u>	<u>100%</u>	<u><u>5.79</u></u>	<u>100%</u>

## 2011 PREMIUM RATE COMPONENTS

### RATE GROUP 577: COURIER SERVICES

#### (CLASS E: TRANSPORTATION AND STORAGE)

Component	2011 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2011 Premium Rate	2010 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2010 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. New Claims Cost	1.220	42%	1.215	49%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.321		0.295	
2. Legislative Obligations	0.110		0.103	
3. Prevention	0.086		0.038	
4. TOTAL OVERHEAD EXPENSES	<u>0.517</u>	18%	<u>0.436</u>	18%
<b>C. PAST CLAIMS COST</b>				
1. Unfunded Liability	0.910		0.660	
2. (Gain)/Loss	0.186		0.151	
3. Bad Debts	0.058		N/A	
4. TOTAL PAST CLAIMS COST	<u>1.154</u>	40%	<u>0.811</u>	33%
<b>D. TOTAL PREMIUM RATE (A+B+C)</b>	<u><u>2.89</u></u>	<u>100%</u>	<u><u>2.46</u></u>	<u>100%</u>

## 2011 PREMIUM RATE COMPONENTS

### RATE GROUP 580: MISCELLANEOUS TRANSPORT INDUSTRIES

#### (CLASS E: TRANSPORTATION AND STORAGE)

Component	2011 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2011 Premium Rate	2010 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2010 Premium Rate
<b>A. NEW CLAIMS COST</b>						
1. New Claims Cost	2.244	2.244	46%	2.363	2.363	53%
<b>B. OVERHEAD EXPENSES</b>						
1. WSIB Administrative	0.476			0.445		
2. Legislative Obligations	0.046			0.043		
3. Prevention	0.000			0.000		
4. TOTAL OVERHEAD EXPENSES	<u>0.522</u>	0.522	11%	<u>0.488</u>	0.488	11%
<b>C. PAST CLAIMS COST</b>						
1. Unfunded Liability	1.672			1.283		
2. (Gain)/Loss	0.342			0.294		
3. Bad Debts	0.105			N/A		
4. TOTAL PAST CLAIMS COST	<u>2.119</u>	2.119	43%	<u>1.577</u>	1.577	36%
<b>D. TOTAL PREMIUM RATE (A+B+C)</b>						
		<u><u>4.89</u></u>	<u>100%</u>	<u><u>4.43</u></u>		<u>100%</u>

## 2011 PREMIUM RATE COMPONENTS

### RATE GROUP 584: SCHOOL BUSES

#### (CLASS E: TRANSPORTATION AND STORAGE)

Component	2011 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2011 Premium Rate	2010 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2010 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. New Claims Cost	1.224	42%	1.348	50%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.322		0.312	
2. Legislative Obligations	0.110		0.108	
3. Prevention	0.087		0.039	
4. TOTAL OVERHEAD EXPENSES	<u>0.519</u>	18%	<u>0.459</u>	17%
<b>C. PAST CLAIMS COST</b>				
1. Unfunded Liability	0.917		0.732	
2. (Gain)/Loss	0.187		0.168	
3. Bad Debts	0.064		N/A	
4. TOTAL PAST CLAIMS COST	<u>1.168</u>	40%	<u>0.900</u>	33%
<b>D. TOTAL PREMIUM RATE (A+B+C)</b>	<u><u>2.91</u></u>	<u>100%</u>	<u><u>2.71</u></u>	<u>100%</u>

## 2011 PREMIUM RATE COMPONENTS

### RATE GROUP 590: AMBULANCE SERVICES

#### (CLASS E: TRANSPORTATION AND STORAGE)

Component	2011 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2011 Premium Rate	2010 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2010 Premium Rate		
<b>A. NEW CLAIMS COST</b>						
1. New Claims Cost	2.767	2.767	45%	3.052	3.052	52%
<b>B. OVERHEAD EXPENSES</b>						
1. WSIB Administrative	0.544			0.524		
2. Legislative Obligations	0.186			0.183		
3. Prevention	0.055			0.057		
4. TOTAL OVERHEAD EXPENSES	<u>0.785</u>	0.785	13%	<u>0.764</u>	0.764	13%
<b>C. PAST CLAIMS COST</b>						
1. Unfunded Liability	2.068			1.657		
2. (Gain)/Loss	0.423			0.380		
3. Bad Debts	0.139			N/A		
4. TOTAL PAST CLAIMS COST	<u>2.630</u>	2.630	43%	<u>2.037</u>	2.037	35%
<b>D. TOTAL PREMIUM RATE (A+B+C)</b>	<u><u>6.18</u></u>	<u>100%</u>		<u><u>5.85</u></u>	<u>100%</u>	

## 2011 PREMIUM RATE COMPONENTS

### CLASS E: TRANSPORTATION AND STORAGE

Component	2011 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2011 Premium Rate	2010 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2010 Premium Rate
<b>A. NEW CLAIMS COST</b>						
1. New Claims Cost	2.163	2.163	45%	2.313	2.313	53%
<b>B. OVERHEAD EXPENSES</b>						
1. WSIB Administrative	0.462			0.437		
2. Legislative Obligations	0.070			0.066		
3. Prevention	0.092			0.043		
4. TOTAL OVERHEAD EXPENSES	<u>0.624</u>	0.624	13%	<u>0.546</u>	0.546	12%
<b>C. PAST CLAIMS COST</b>						
1. Unfunded Liability	1.613			1.256		
2. (Gain)/Loss	0.330			0.288		
3. Bad Debts	0.103			N/A		
4. TOTAL PAST CLAIMS COST	<u>2.046</u>	2.046	42%	<u>1.544</u>	1.544	35%
<b>D. TOTAL PREMIUM RATE (A+B+C)</b>		<u><u>4.83</u></u>	<u>100%</u>		<u><u>4.40</u></u>	<u>100%</u>



## 2011 PREMIUM RATES

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

<b>Rate Group</b>	<b>Description</b>	<b>New Claims Cost (\$)</b>	<b>Overhead (\$)</b>	<b>Past Claims Cost (\$)</b>	<b>2011 Premium Rate (\$)</b>
551	AIR TRANSPORT INDUSTRIES	0.866	0.303	0.827	2.00
553	AIR TRANSPORT SERVICES	0.801	0.291	0.756	1.85
560	WAREHOUSING	1.402	0.556	1.323	3.28
570	GENERAL TRUCKING	2.918	0.756	2.756	6.43
577	COURIER SERVICES	1.220	0.517	1.154	2.89
580	MISCELLANEOUS TRANSPORT INDUSTRIES	2.244	0.522	2.119	4.89
584	SCHOOL BUSES	1.224	0.519	1.168	2.91
590	AMBULANCE SERVICES	2.767	0.785	2.630	6.18
<b>CLASS E</b>	<b>TRANSPORTATION AND STORAGE</b>	<b>2.163</b>	<b>0.624</b>	<b>2.046</b>	<b>4.83</b>



**wsib** 2011  
Premium  
Rates **MANUAL**

**SECTION 6F**

*Class F – Retail and Wholesale Trades*

## 2011 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
2004	\$3,237,702,799	\$66,800	\$25,019	129,410	11,535	8.91%
2005	\$3,344,455,459	\$67,700	\$26,022	128,524	11,206	8.72%
2006	\$3,523,447,485	\$69,400	\$26,152	134,730	10,496	7.79%
2007	\$3,724,373,959	\$71,800	\$27,748	134,221	10,209	7.61%
2008	\$3,976,364,328	\$73,300	\$26,826	148,228	10,072	6.79%
2009	\$4,084,745,590	\$74,600	\$26,885	151,934	9,573	6.30%
2010	\$4,220,538,183	\$77,600	\$27,561	153,134	8,961	5.85%
2011	\$4,362,696,632	\$79,600	\$28,237	154,504	8,378	5.42%

## 2011 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
2004	\$342,277,385	\$66,800	\$19,080	17,939	501	2.79%
2005	\$344,030,309	\$67,700	\$19,030	18,078	538	2.98%
2006	\$356,246,395	\$69,400	\$20,122	17,704	499	2.82%
2007	\$377,923,191	\$71,800	\$20,142	18,763	482	2.57%
2008	\$386,079,574	\$73,300	\$21,523	17,938	507	2.83%
2009	\$407,133,422	\$74,600	\$20,942	19,441	445	2.29%
2010	\$420,668,097	\$77,600	\$21,468	19,595	443	2.26%
2011	\$434,837,267	\$79,600	\$21,995	19,770	441	2.23%

## 2011 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
2004	\$106,913,170	\$66,800	\$19,174	5,576	230	4.12%
2005	\$108,163,397	\$67,700	\$19,315	5,600	204	3.64%
2006	\$115,357,814	\$69,400	\$23,286	4,954	213	4.30%
2007	\$124,036,159	\$71,800	\$20,604	6,020	211	3.50%
2008	\$133,972,021	\$73,300	\$19,969	6,709	225	3.35%
2009	\$143,129,448	\$74,600	\$21,123	6,776	197	2.91%
2010	\$147,887,619	\$77,600	\$21,653	6,830	188	2.75%
2011	\$152,868,850	\$79,600	\$22,184	6,891	180	2.61%

## 2011 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
2004	\$133,134,295	\$66,800	\$35,895	3,709	481	12.97%
2005	\$139,158,019	\$67,700	\$37,030	3,758	523	13.92%
2006	\$140,161,855	\$69,400	\$38,815	3,611	448	12.41%
2007	\$157,438,582	\$71,800	\$36,802	4,278	584	13.65%
2008	\$164,016,267	\$73,300	\$39,723	4,129	617	14.94%
2009	\$167,863,236	\$74,600	\$38,607	4,348	467	10.74%
2010	\$173,443,653	\$77,600	\$39,581	4,382	465	10.61%
2011	\$179,285,676	\$79,600	\$40,553	4,421	463	10.47%

## 2011 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
2004	\$250,815,891	\$66,800	\$33,265	7,540	450	5.97%
2005	\$250,903,510	\$67,700	\$33,075	7,586	378	4.98%
2006	\$251,436,557	\$69,400	\$33,651	7,472	323	4.32%
2007	\$243,117,598	\$71,800	\$32,814	7,409	331	4.47%
2008	\$265,949,229	\$73,300	\$30,849	8,621	322	3.74%
2009	\$274,377,475	\$74,600	\$31,975	8,581	276	3.22%
2010	\$290,166,670	\$77,600	\$33,549	8,649	253	2.93%
2011	\$292,615,657	\$79,600	\$33,565	8,718	231	2.65%

## 2011 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
2004	\$2,353,089,590	\$66,800	\$38,771	60,692	6,582	10.84%
2005	\$2,383,242,331	\$67,700	\$39,905	59,723	6,350	10.63%
2006	\$2,437,585,691	\$69,400	\$40,387	60,356	5,896	9.77%
2007	\$2,488,745,353	\$71,800	\$40,435	61,549	5,636	9.16%
2008	\$2,552,193,265	\$73,300	\$41,185	61,969	5,408	8.73%
2009	\$2,473,996,785	\$74,600	\$42,107	58,755	4,675	7.96%
2010	\$2,556,241,917	\$77,600	\$43,166	59,219	4,376	7.39%
2011	\$2,642,342,639	\$79,600	\$44,224	59,749	4,091	6.85%



## 2011 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
2004	\$390,565,543	\$66,800	\$29,512	13,234	529	4.00%
2005	\$398,016,792	\$67,700	\$29,940	13,294	482	3.63%
2006	\$403,464,664	\$69,400	\$30,724	13,132	466	3.55%
2007	\$397,610,425	\$71,800	\$30,818	12,902	450	3.49%
2008	\$399,766,080	\$73,300	\$31,310	12,768	383	3.00%
2009	\$416,086,200	\$74,600	\$31,320	13,285	335	2.52%
2010	\$429,918,499	\$77,600	\$32,107	13,390	314	2.35%
2011	\$444,399,246	\$79,600	\$32,894	13,510	293	2.17%

## 2011 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
2004	\$8,502,707,884	\$66,800	\$23,610	360,132	12,747	3.54%
2005	\$8,698,704,991	\$67,700	\$24,332	357,501	12,953	3.62%
2006	\$8,996,583,592	\$69,400	\$24,503	367,163	12,517	3.41%
2007	\$9,214,134,403	\$71,800	\$25,582	360,180	12,222	3.39%
2008	\$9,522,331,767	\$73,300	\$26,223	363,129	11,759	3.24%
2009	\$9,157,257,468	\$74,600	\$26,316	347,973	9,676	2.78%
2010	\$9,409,640,552	\$77,600	\$26,829	350,722	9,447	2.69%
2011	\$9,780,373,205	\$79,600	\$27,639	353,860	9,212	2.60%

## 2011 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
2004	\$1,700,587,276	\$66,800	\$25,107	67,734	794	1.17%
2005	\$1,771,829,402	\$67,700	\$26,411	67,087	890	1.33%
2006	\$1,848,618,384	\$69,400	\$28,295	65,334	821	1.26%
2007	\$1,972,592,480	\$71,800	\$27,525	71,665	866	1.21%
2008	\$2,089,863,272	\$73,300	\$27,448	76,139	909	1.19%
2009	\$2,159,757,000	\$74,600	\$27,000	79,991	844	1.06%
2010	\$2,231,555,597	\$77,600	\$27,679	80,623	841	1.04%
2011	\$2,306,720,059	\$79,600	\$28,358	81,344	837	1.03%

## 2011 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
2004	\$1,229,929,520	\$66,800	\$20,673	59,494	1,660	2.79%
2005	\$1,276,572,319	\$67,700	\$21,506	59,359	1,701	2.87%
2006	\$1,350,503,035	\$69,400	\$21,626	62,448	1,711	2.74%
2007	\$1,393,674,619	\$71,800	\$23,536	59,215	1,904	3.22%
2008	\$1,447,779,760	\$73,300	\$23,954	60,440	1,883	3.12%
2009	\$1,437,004,903	\$74,600	\$24,421	58,843	1,560	2.65%
2010	\$1,484,776,452	\$77,600	\$25,035	59,308	1,554	2.62%
2011	\$1,534,787,495	\$79,600	\$25,649	59,839	1,547	2.59%

## 2011 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
2004	\$1,313,532,536	\$66,800	\$31,308	41,955	720	1.72%
2005	\$1,357,549,802	\$67,700	\$31,861	42,609	751	1.76%
2006	\$1,413,106,182	\$69,400	\$34,239	41,272	652	1.58%
2007	\$1,452,355,020	\$71,800	\$34,087	42,607	690	1.62%
2008	\$1,473,711,200	\$73,300	\$36,478	40,400	728	1.80%
2009	\$1,411,759,086	\$74,600	\$36,123	39,082	553	1.41%
2010	\$1,458,691,367	\$77,600	\$37,031	39,391	551	1.40%
2011	\$1,507,823,798	\$79,600	\$37,939	39,743	548	1.38%

## 2011 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
2004	\$2,367,170,909	\$66,800	\$33,417	70,837	790	1.12%
2005	\$2,475,471,087	\$67,700	\$36,431	67,950	772	1.14%
2006	\$2,671,629,056	\$69,400	\$35,662	74,915	756	1.01%
2007	\$2,924,039,508	\$71,800	\$34,208	85,478	729	0.85%
2008	\$3,013,546,434	\$73,300	\$35,374	85,191	757	0.89%
2009	\$2,906,080,385	\$74,600	\$36,737	79,105	621	0.79%
2010	\$3,002,689,631	\$77,600	\$37,661	79,730	569	0.71%
2011	\$3,103,827,846	\$79,600	\$38,584	80,443	520	0.65%

## 2011 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
2004	\$1,541,956,987	\$66,800	\$38,451	40,102	2,103	5.24%
2005	\$1,608,371,016	\$67,700	\$40,173	40,036	2,171	5.42%
2006	\$1,647,786,102	\$69,400	\$40,319	40,869	2,136	5.23%
2007	\$1,717,774,237	\$71,800	\$42,324	40,586	2,044	5.04%
2008	\$1,802,025,846	\$73,300	\$42,129	42,774	2,116	4.95%
2009	\$1,716,398,688	\$74,600	\$42,144	40,727	1,605	3.94%
2010	\$1,770,670,908	\$77,600	\$43,136	41,049	1,599	3.90%
2011	\$1,830,489,655	\$79,600	\$44,241	41,375	1,590	3.84%

## 2011 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
2004	\$946,752,636	\$66,800	\$26,262	36,050	3,398	9.43%
2005	\$1,003,597,694	\$67,700	\$27,093	37,043	3,260	8.80%
2006	\$1,069,532,829	\$69,400	\$28,689	37,280	3,121	8.37%
2007	\$1,140,219,342	\$71,800	\$28,782	39,616	3,123	7.88%
2008	\$1,228,486,488	\$73,300	\$28,856	42,573	3,286	7.72%
2009	\$1,225,717,493	\$74,600	\$29,393	41,701	3,004	7.20%
2010	\$1,228,516,844	\$77,600	\$29,912	41,071	2,807	6.83%
2011	\$1,251,187,779	\$79,600	\$30,254	41,356	2,675	6.47%



## 2011 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
2004	\$124,312,285	\$66,800	\$36,243	3,430	397	11.57%
2005	\$120,297,754	\$67,700	\$35,268	3,411	346	10.14%
2006	\$126,890,762	\$69,400	\$36,855	3,443	342	9.93%
2007	\$138,798,625	\$71,800	\$34,553	4,017	318	7.92%
2008	\$140,844,072	\$73,300	\$37,379	3,768	294	7.80%
2009	\$127,713,804	\$74,600	\$39,164	3,261	133	4.08%
2010	\$135,063,162	\$77,600	\$41,090	3,287	122	3.71%
2011	\$136,203,086	\$79,600	\$41,112	3,313	111	3.35%

## 2011 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
2004	\$178,729,265	\$66,800	\$33,921	5,269	769	14.59%
2005	\$195,894,323	\$67,700	\$34,392	5,696	809	14.20%
2006	\$218,423,549	\$69,400	\$34,203	6,386	894	14.00%
2007	\$248,462,726	\$71,800	\$36,352	6,835	964	14.10%
2008	\$266,011,335	\$73,300	\$36,535	7,281	907	12.46%
2009	\$250,348,755	\$74,600	\$35,355	7,081	656	9.26%
2010	\$250,920,513	\$77,600	\$35,979	6,974	626	8.98%
2011	\$255,550,977	\$79,600	\$36,393	7,022	609	8.67%

## 2011 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
2004	\$24,720,177,971	\$66,800	\$26,779	923,103	43,686	4.73%
2005	\$25,476,258,205	\$67,700	\$27,774	917,255	43,334	4.72%
2006	\$26,570,773,952	\$69,400	\$28,235	941,069	41,291	4.39%
2007	\$27,715,296,227	\$71,800	\$29,011	955,341	40,763	4.27%
2008	\$28,862,940,938	\$73,300	\$29,390	982,057	40,173	4.09%
2009	\$28,359,369,738	\$74,600	\$29,514	960,884	34,620	3.60%
2010	\$29,211,389,664	\$77,600	\$30,197	967,354	33,116	3.42%
2011	\$30,216,009,867	\$79,600	\$30,964	975,858	31,726	3.25%

## 2011 PREMIUM RATES

### NEW CLAIMS COST BY RATE GROUP

<b>Rate Group</b>	<b>Description</b>	<b>2011 New Claims Cost</b>		<b>2011 Premium</b>
		<b>Cost Index *</b> (%)	<b>Cost per Claim</b> (\$)	<b>Rate</b> (\$)
604	FOOD, SALES	74%	5,542	2.43
606	GROCERY AND CONVENIENCE STORES	120%	9,005	2.11
607	SPECIALTY FOOD STORES	182%	13,681	3.57
608	BEER STORES	94%	7,032	3.99
612	AGRICULTURAL PRODUCTS, SALES	175%	13,139	2.37
630	VEHICLE SERVICES AND REPAIRS	131%	9,860	3.39
633	PETROLEUM PRODUCTS, SALES	220%	16,544	2.49
636	OTHER SALES	81%	6,048	1.40
638	PHARMACIES	96%	7,236	0.68
641	CLOTHING STORES	84%	6,270	1.53
657	AUTOMOBILE AND TRUCK DEALERS	112%	8,430	0.78
668	COMPUTER, ELECTRONIC AND ELECTRICAL EQUIPMENT, SALES	147%	11,049	0.48
670	MACHINERY AND OTHER VEHICLES, SALES	114%	8,562	1.76
681	LUMBER AND BUILDERS SUPPLY	79%	5,897	2.88
685	METAL PRODUCTS, WHOLESALE	228%	17,082	3.11
689	WASTE MATERIALS RECYCLING	151%	11,367	5.90
<b>CLASS F</b>	<b>RETAIL AND WHOLESALE TRADES</b>		<b>7,073</b>	<b>1.74</b>

\* The Cost Index compares the average cost of a claim for a Rate Group to that of the Class.  
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**2011 PREMIUM RATES  
SUB-COMPONENTS OF OVERHEAD EXPENSES**

**RATE GROUP 604: FOOD, SALES**

**(CLASS F: RETAIL AND WHOLESALE TRADES)**

<b>Overhead Expenses Component</b>	<b>Overhead Expenses Sub-Component</b>	<b>Premium Rate Component</b>
<b>B.1</b>	WSIB Administrative	<b>0.296</b>
<b>B.2</b>	Legislative Obligations	
	WSIAT	0.015
	Office of Worker Advisor	0.007
	Office of Employer Advisor	0.003
	OHSA	0.072
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	<b>Sub-Total</b>	<b>0.101</b>
<b>B.3</b>	Prevention	
	Workplace Safety and Prevention Services	<b>0.042</b>
<b>B.4</b>	<b>TOTAL OVERHEAD EXPENSES</b>	<b>0.439</b>

**2011 PREMIUM RATES  
 SUB-COMPONENTS OF OVERHEAD EXPENSES**

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

**(CLASS F: RETAIL AND WHOLESALE TRADES)**

<b>Overhead Expenses Component</b>	<b>Overhead Expenses Sub-Component</b>	<b>Premium Rate Component</b>
<b>B.1</b>	WSIB Administrative	<b>0.275</b>
<b>B.2</b>	Legislative Obligations	
	WSIAT	0.014
	Office of Worker Advisor	0.007
	Office of Employer Advisor	0.002
	OHSA	0.067
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	<b>Sub-Total</b>	<b>0.094</b>
<b>B.3</b>	Prevention	
	Workplace Safety and Prevention Services	<b>0.039</b>
<b>B.4</b>	<b>TOTAL OVERHEAD EXPENSES</b>	<b>0.408</b>

**2011 PREMIUM RATES  
SUB-COMPONENTS OF OVERHEAD EXPENSES**

**RATE GROUP 607: SPECIALTY FOOD STORES**

**(CLASS F: RETAIL AND WHOLESALE TRADES)**

<b>Overhead Expenses Component</b>	<b>Overhead Expenses Sub-Component</b>	<b>Premium Rate Component</b>
<b>B.1</b>	WSIB Administrative	<b>0.373</b>
<b>B.2</b>	Legislative Obligations	
	WSIAT	0.019
	Office of Worker Advisor	0.009
	Office of Employer Advisor	0.003
	OHSA	0.092
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.001
	Institute of Work & Health	0.004
	<b>Sub-Total</b>	<b>0.128</b>
<b>B.3</b>	Prevention	
	Workplace Safety and Prevention Services	<b>0.055</b>
<b>B.4</b>	<b>TOTAL OVERHEAD EXPENSES</b>	<b>0.556</b>

**2011 PREMIUM RATES  
SUB-COMPONENTS OF OVERHEAD EXPENSES**

**RATE GROUP 608: BEER STORES**

**(CLASS F: RETAIL AND WHOLESALE TRADES)**

<b>Overhead Expenses Component</b>	<b>Overhead Expenses Sub-Component</b>	<b>Premium Rate Component</b>
<b>B.1</b>	WSIB Administrative	<b>0.402</b>
<b>B.2</b>	Legislative Obligations	
	WSIAT	0.021
	Office of Worker Advisor	0.010
	Office of Employer Advisor	0.003
	OHSA	0.099
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.001
	Institute of Work & Health	0.004
	<b>Sub-Total</b>	<b>0.138</b>
<b>B.3</b>	Prevention	
	Workplace Safety and Prevention Services	<b>0.059</b>
<b>B.4</b>	<b>TOTAL OVERHEAD EXPENSES</b>	<b>0.599</b>



**2011 PREMIUM RATES  
 SUB-COMPONENTS OF OVERHEAD EXPENSES**

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

**(CLASS F: RETAIL AND WHOLESALE TRADES)**

<b>Overhead Expenses Component</b>	<b>Overhead Expenses Sub-Component</b>	<b>Premium Rate Component</b>
<b>B.1</b>	WSIB Administrative	<b>0.292</b>
<b>B.2</b>	Legislative Obligations	
	WSIAT	0.015
	Office of Worker Advisor	0.007
	Office of Employer Advisor	0.002
	OHSA	0.071
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	<b>Sub-Total</b>	<b>0.100</b>
<b>B.3</b>	Prevention	
	Workplace Safety and Prevention Services	<b>0.042</b>
<b>B.4</b>	<b>TOTAL OVERHEAD EXPENSES</b>	<b>0.434</b>

**2011 PREMIUM RATES  
SUB-COMPONENTS OF OVERHEAD EXPENSES**

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

**(CLASS F: RETAIL AND WHOLESALE TRADES)**

<b>Overhead Expenses Component</b>	<b>Overhead Expenses Sub-Component</b>	<b>Premium Rate Component</b>
<b>B.1</b>	WSIB Administrative	<b>0.362</b>
<b>B.2</b>	Legislative Obligations	
	WSIAT	0.019
	Office of Worker Advisor	0.009
	Office of Employer Advisor	0.003
	OHSA	0.089
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.000
	Institute of Work & Health	0.004
	<b>Sub-Total</b>	<b>0.124</b>
<b>B.3</b>	Prevention	
	Workplace Safety and Prevention Services	<b>0.053</b>
<b>B.4</b>	<b>TOTAL OVERHEAD EXPENSES</b>	<b>0.539</b>

**2011 PREMIUM RATES  
SUB-COMPONENTS OF OVERHEAD EXPENSES**

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

**(CLASS F: RETAIL AND WHOLESALE TRADES)**

<b>Overhead Expenses Component</b>	<b>Overhead Expenses Sub-Component</b>	<b>Premium Rate Component</b>
<b>B.1</b>	<b>WSIB Administrative</b>	<b>0.300</b>
<b>B.2</b>	<b>Legislative Obligations</b>	
	WSIAT	0.016
	Office of Worker Advisor	0.008
	Office of Employer Advisor	0.003
	OHSA	0.073
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	<b>Sub-Total</b>	<b>0.102</b>
<b>B.3</b>	<b>Prevention</b>	
	Workplace Safety and Prevention Services	<b>0.043</b>
<b>B.4</b>	<b>TOTAL OVERHEAD EXPENSES</b>	<b>0.445</b>

**2011 PREMIUM RATES  
 SUB-COMPONENTS OF OVERHEAD EXPENSES**

**RATE GROUP 636: OTHER SALES**

**(CLASS F: RETAIL AND WHOLESALE TRADES)**

<b>Overhead Expenses Component</b>	<b>Overhead Expenses Sub-Component</b>	<b>Premium Rate Component</b>
<b>B.1</b>	WSIB Administrative	<b>0.226</b>
<b>B.2</b>	Legislative Obligations	
	WSIAT	0.012
	Office of Worker Advisor	0.006
	Office of Employer Advisor	0.002
	OHSA	0.055
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.000
	Institute of Work & Health	0.002
	<b>Sub-Total</b>	<b>0.077</b>
<b>B.3</b>	Prevention	
	Workplace Safety and Prevention Services	<b>0.031</b>
<b>B.4</b>	<b>TOTAL OVERHEAD EXPENSES</b>	<b>0.334</b>

**2011 PREMIUM RATES  
 SUB-COMPONENTS OF OVERHEAD EXPENSES**

**RATE GROUP 638: PHARMACIES**

**(CLASS F: RETAIL AND WHOLESALE TRADES)**

<b>Overhead Expenses Component</b>	<b>Overhead Expenses Sub-Component</b>	<b>Premium Rate Component</b>
<b>B.1</b>	WSIB Administrative	<b>0.119</b>
<b>B.2</b>	Legislative Obligations	
	WSIAT	0.006
	Office of Worker Advisor	0.003
	Office of Employer Advisor	0.001
	OHSA	0.029
	Mine Rescue	0.000
	Construction Certification Training Program Administration	0.000
	Institute of Work & Health	0.001
	<b>Sub-Total</b>	<b>0.040</b>
<b>B.3</b>	Prevention	
	Workplace Safety and Prevention Services	<b>0.024</b>
<b>B.4</b>	<b>TOTAL OVERHEAD EXPENSES</b>	<b>0.183</b>

**2011 PREMIUM RATES  
SUB-COMPONENTS OF OVERHEAD EXPENSES**

**RATE GROUP 641: CLOTHING STORES**

**(CLASS F: RETAIL AND WHOLESALE TRADES)**

<b>Overhead Expenses Component</b>	<b>Overhead Expenses Sub-Component</b>	<b>Premium Rate Component</b>
<b>B.1</b>	WSIB Administrative	<b>0.235</b>
<b>B.2</b>	Legislative Obligations	
	WSIAT	0.012
	Office of Worker Advisor	0.006
	Office of Employer Advisor	0.002
	OHSA	0.057
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.000
	Institute of Work & Health	0.002
	<b>Sub-Total</b>	<b>0.080</b>
<b>B.3</b>	Prevention	
	Workplace Safety and Prevention Services	<b>0.032</b>
<b>B.4</b>	<b>TOTAL OVERHEAD EXPENSES</b>	<b>0.347</b>

**2011 PREMIUM RATES  
SUB-COMPONENTS OF OVERHEAD EXPENSES**

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

**(CLASS F: RETAIL AND WHOLESALE TRADES)**

<b>Overhead Expenses Component</b>	<b>Overhead Expenses Sub-Component</b>	<b>Premium Rate Component</b>
<b>B.1</b>	WSIB Administrative	<b>0.139</b>
<b>B.2</b>	Legislative Obligations	
	WSIAT	0.007
	Office of Worker Advisor	0.004
	Office of Employer Advisor	0.001
	OHSA	0.034
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.000
	Institute of Work & Health	0.001
	<b>Sub-Total</b>	<b>0.047</b>
<b>B.3</b>	Prevention	
	Workplace Safety and Prevention Services	<b>0.025</b>
<b>B.4</b>	<b>TOTAL OVERHEAD EXPENSES</b>	<b>0.211</b>

**2011 PREMIUM RATES  
 SUB-COMPONENTS OF OVERHEAD EXPENSES**

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

**(CLASS F: RETAIL AND WHOLESALE TRADES)**

<b>Overhead Expenses Component</b>	<b>Overhead Expenses Sub-Component</b>	<b>Premium Rate Component</b>
<b>B.1</b>	WSIB Administrative	<b>0.084</b>
<b>B.2</b>	Legislative Obligations	
	WSIAT	0.004
	Office of Worker Advisor	0.002
	Office of Employer Advisor	0.001
	OHSA	0.020
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.000
	Institute of Work & Health	0.001
	<b>Sub-Total</b>	<b>0.028</b>
<b>B.3</b>	Prevention	
	Workplace Safety and Prevention Services	<b>0.022</b>
<b>B.4</b>	<b>TOTAL OVERHEAD EXPENSES</b>	<b>0.134</b>



**2011 PREMIUM RATES  
SUB-COMPONENTS OF OVERHEAD EXPENSES**

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

**(CLASS F: RETAIL AND WHOLESALE TRADES)**

<b>Overhead Expenses Component</b>	<b>Overhead Expenses Sub-Component</b>	<b>Premium Rate Component</b>
<b>B.1</b>	WSIB Administrative	<b>0.251</b>
<b>B.2</b>	Legislative Obligations	
	WSIAT	0.013
	Office of Worker Advisor	0.006
	Office of Employer Advisor	0.002
	OHSA	0.061
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.000
	Institute of Work & Health	0.002
	<b>Sub-Total</b>	<b>0.085</b>
<b>B.3</b>	Prevention	
	Workplace Safety and Prevention Services	<b>0.035</b>
<b>B.4</b>	<b>TOTAL OVERHEAD EXPENSES</b>	<b>0.371</b>

**2011 PREMIUM RATES  
 SUB-COMPONENTS OF OVERHEAD EXPENSES**

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

**(CLASS F: RETAIL AND WHOLESALE TRADES)**

<b>Overhead Expenses Component</b>	<b>Overhead Expenses Sub-Component</b>	<b>Premium Rate Component</b>
<b>B.1</b>	WSIB Administrative	<b>0.324</b>
<b>B.2</b>	Legislative Obligations	
	WSIAT	0.017
	Office of Worker Advisor	0.008
	Office of Employer Advisor	0.003
	OHSA	0.079
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	<b>Sub-Total</b>	<b>0.111</b>
<b>B.3</b>	Prevention	
	Infrastructure Health and Safety Association	<b>0.087</b>
<b>B.4</b>	<b>TOTAL OVERHEAD EXPENSES</b>	<b>0.522</b>

**2011 PREMIUM RATES  
 SUB-COMPONENTS OF OVERHEAD EXPENSES**

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

**(CLASS F: RETAIL AND WHOLESALE TRADES)**

<b>Overhead Expenses Component</b>	<b>Overhead Expenses Sub-Component</b>	<b>Premium Rate Component</b>
<b>B.1</b>	<b>WSIB Administrative</b>	<b>0.343</b>
<b>B.2</b>	<b>Legislative Obligations</b>	
	WSIAT	0.018
	Office of Worker Advisor	0.009
	Office of Employer Advisor	0.003
	OHSA	0.084
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	<b>Sub-Total</b>	<b>0.117</b>
<b>B.3</b>	<b>Prevention</b>	
	Workplace Safety and Prevention Services	<b>0.050</b>
<b>B.4</b>	<b>TOTAL OVERHEAD EXPENSES</b>	<b>0.510</b>

**2011 PREMIUM RATES  
 SUB-COMPONENTS OF OVERHEAD EXPENSES**

**RATE GROUP 689: WASTE MATERIALS RECYCLING**

**(CLASS F: RETAIL AND WHOLESALE TRADES)**

<b>Overhead Expenses Component</b>	<b>Overhead Expenses Sub-Component</b>	<b>Premium Rate Component</b>
<b>B.1</b>	WSIB Administrative	<b>0.529</b>
<b>B.2</b>	Legislative Obligations	
	WSIAT	0.027
	Office of Worker Advisor	0.013
	Office of Employer Advisor	0.004
	OHSA	0.130
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.001
	Institute of Work & Health	0.005
	<b>Sub-Total</b>	<b>0.181</b>
<b>B.3</b>	Prevention	
	Infrastructure Health and Safety Association	<b>0.121</b>
<b>B.4</b>	<b>TOTAL OVERHEAD EXPENSES</b>	<b>0.831</b>

**2011 PREMIUM RATES  
 SUB-COMPONENTS OF OVERHEAD EXPENSES**

**CLASS F: RETAIL AND WHOLESALE TRADES**

<b>Overhead Expenses Component</b>	<b>Overhead Expenses Sub-Component</b>	<b>Premium Rate Component</b>
<b>B.1</b>	<b>WSIB Administrative</b>	<b>0.234</b>
<b>B.2</b>	<b>Legislative Obligations</b>	
	WSIAT	0.012
	Office of Worker Advisor	0.006
	Office of Employer Advisor	0.002
	OHSA	0.057
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.000
	Institute of Work & Health	0.002
	<b>Sub-Total</b>	<b>0.080</b>
<b>B.3</b>	<b>Prevention</b>	<b>0.037</b>
<b>B.4</b>	<b>TOTAL OVERHEAD EXPENSES</b>	<b>0.351</b>

## 2011 PREMIUM RATE COMPONENTS

### RATE GROUP 604: FOOD, SALES

#### (CLASS F: RETAIL AND WHOLESALE TRADES)

Component	2011 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2011 Premium Rate	2010 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2010 Premium Rate		
<b>A. NEW CLAIMS COST</b>						
1. New Claims Cost	1.080	1.080	44%	1.235	1.235	51%
<b>B. OVERHEAD EXPENSES</b>						
1. WSIB Administrative	0.296			0.298		
2. Legislative Obligations	0.101			0.103		
3. Prevention	0.042			0.029		
4. TOTAL OVERHEAD EXPENSES	<u>0.439</u>	0.439	18%	<u>0.430</u>	0.430	18%
<b>C. PAST CLAIMS COST</b>						
1. Unfunded Liability	0.782			0.671		
2. (Gain)/Loss	0.109			0.089		
3. Bad Debts	0.019			N/A		
4. TOTAL PAST CLAIMS COST	<u>0.910</u>	0.910	37%	<u>0.760</u>	0.760	31%
<b>D. TOTAL PREMIUM RATE (A+B+C)</b>	<u><u>2.43</u></u>	<u>100%</u>		<u><u>2.43</u></u>	<u>100%</u>	

## 2011 PREMIUM RATE COMPONENTS

### RATE GROUP 606: GROCERY AND CONVENIENCE STORES

#### (CLASS F: RETAIL AND WHOLESALE TRADES)

Component	2011 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2011 Premium Rate	2010 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2010 Premium Rate		
<b>A. NEW CLAIMS COST</b>						
1. New Claims Cost	0.927	0.927	44%	0.895	0.895	49%
<b>B. OVERHEAD EXPENSES</b>						
1. WSIB Administrative	0.275			0.255		
2. Legislative Obligations	0.094			0.089		
3. Prevention	0.039			0.024		
4. TOTAL OVERHEAD EXPENSES	<u>0.408</u>	0.408	19%	<u>0.368</u>	0.368	20%
<b>C. PAST CLAIMS COST</b>						
1. Unfunded Liability	0.670			0.486		
2. (Gain)/Loss	0.094			0.064		
3. Bad Debts	0.014			N/A		
4. TOTAL PAST CLAIMS COST	<u>0.778</u>	0.778	37%	<u>0.550</u>	0.550	30%
<b>D. TOTAL PREMIUM RATE (A+B+C)</b>	<u><u>2.11</u></u>	<u>100%</u>		<u><u>1.81</u></u>	<u>100%</u>	

## 2011 PREMIUM RATE COMPONENTS

### RATE GROUP 607: SPECIALTY FOOD STORES

#### (CLASS F: RETAIL AND WHOLESALE TRADES)

Component	2011 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2011 Premium Rate	2010 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2010 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. New Claims Cost	1.635	46%	1.874	52%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.373		0.377	
2. Legislative Obligations	0.128		0.131	
3. Prevention	0.055		0.038	
4. TOTAL OVERHEAD EXPENSES	<u>0.556</u>	16%	<u>0.546</u>	15%
<b>C. PAST CLAIMS COST</b>				
1. Unfunded Liability	1.183		1.017	
2. (Gain)/Loss	0.165		0.135	
3. Bad Debts	0.027		N/A	
4. TOTAL PAST CLAIMS COST	<u>1.375</u>	39%	<u>1.152</u>	32%
<b>D. TOTAL PREMIUM RATE (A+B+C)</b>	<u><u>3.57</u></u>	<u>100%</u>	<u><u>3.57</u></u>	<u>100%</u>



## 2011 PREMIUM RATE COMPONENTS

### RATE GROUP 608: BEER STORES

#### (CLASS F: RETAIL AND WHOLESALE TRADES)

Component	2011 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2011 Premium Rate	2010 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2010 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. New Claims Cost	1.843	46%	2.104	53%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.402		0.406	
2. Legislative Obligations	0.138		0.142	
3. Prevention	0.059		0.042	
4. TOTAL OVERHEAD EXPENSES	<u>0.599</u>	15%	<u>0.590</u>	15%
<b>C. PAST CLAIMS COST</b>				
1. Unfunded Liability	1.334		1.143	
2. (Gain)/Loss	0.187		0.151	
3. Bad Debts	0.031		N/A	
4. TOTAL PAST CLAIMS COST	<u>1.552</u>	39%	<u>1.294</u>	32%
<b>D. TOTAL PREMIUM RATE (A+B+C)</b>	<u><u>3.99</u></u>	<u>100%</u>	<u><u>3.99</u></u>	<u>100%</u>

## 2011 PREMIUM RATE COMPONENTS

### RATE GROUP 612: AGRICULTURAL PRODUCTS, SALES

#### (CLASS F: RETAIL AND WHOLESALE TRADES)

Component	2011 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2011 Premium Rate	2010 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2010 Premium Rate		
<b>A. NEW CLAIMS COST</b>						
1. New Claims Cost	1.053	1.053	44%	1.195	1.195	50%
<b>B. OVERHEAD EXPENSES</b>						
1. WSIB Administrative	0.292			0.293		
2. Legislative Obligations	0.100			0.102		
3. Prevention	0.042			0.044		
4. TOTAL OVERHEAD EXPENSES	<u>0.434</u>	0.434	18%	<u>0.439</u>	0.439	19%
<b>C. PAST CLAIMS COST</b>						
1. Unfunded Liability	0.762			0.649		
2. (Gain)/Loss	0.107			0.086		
3. Bad Debts	0.018			N/A		
4. TOTAL PAST CLAIMS COST	<u>0.887</u>	0.887	37%	<u>0.735</u>	0.735	31%
<b>D. TOTAL PREMIUM RATE (A+B+C)</b>		<u><u>2.37</u></u>	<u>100%</u>		<u><u>2.37</u></u>	<u>100%</u>

## 2011 PREMIUM RATE COMPONENTS

### RATE GROUP 630: VEHICLE SERVICES AND REPAIRS

#### (CLASS F: RETAIL AND WHOLESALE TRADES)

Component	2011 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2011 Premium Rate	2010 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2010 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. New Claims Cost	1.549	46%	1.771	52%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.362		0.364	
2. Legislative Obligations	0.124		0.127	
3. Prevention	0.053		0.037	
4. TOTAL OVERHEAD EXPENSES	<u>0.539</u>	16%	<u>0.528</u>	16%
<b>C. PAST CLAIMS COST</b>				
1. Unfunded Liability	1.121		0.962	
2. (Gain)/Loss	0.157		0.127	
3. Bad Debts	0.026		N/A	
4. TOTAL PAST CLAIMS COST	<u>1.304</u>	38%	<u>1.089</u>	32%
<b>D. TOTAL PREMIUM RATE (A+B+C)</b>	<u><u>3.39</u></u>	<u>100%</u>	<u><u>3.39</u></u>	<u>100%</u>

## 2011 PREMIUM RATE COMPONENTS

### RATE GROUP 633: PETROLEUM PRODUCTS, SALES

#### (CLASS F: RETAIL AND WHOLESALE TRADES)

Component	2011 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2011 Premium Rate	2010 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2010 Premium Rate		
<b>A. NEW CLAIMS COST</b>						
1. New Claims Cost	1.107	1.107	44%	1.260	1.260	51%
<b>B. OVERHEAD EXPENSES</b>						
1. WSIB Administrative	0.300			0.301		
2. Legislative Obligations	0.102			0.105		
3. Prevention	0.043			0.045		
4. TOTAL OVERHEAD EXPENSES	<u>0.445</u>	0.445	18%	<u>0.451</u>	0.451	18%
<b>C. PAST CLAIMS COST</b>						
1. Unfunded Liability	0.802			0.684		
2. (Gain)/Loss	0.112			0.091		
3. Bad Debts	0.019			N/A		
4. TOTAL PAST CLAIMS COST	<u>0.933</u>	0.933	37%	<u>0.775</u>	0.775	31%
<b>D. TOTAL PREMIUM RATE (A+B+C)</b>	<u><u>2.49</u></u>	<u>100%</u>		<u><u>2.49</u></u>	<u>100%</u>	

## 2011 PREMIUM RATE COMPONENTS

### RATE GROUP 636: OTHER SALES

#### (CLASS F: RETAIL AND WHOLESALE TRADES)

Component	2011 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2011 Premium Rate	2010 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2010 Premium Rate		
<b>A. NEW CLAIMS COST</b>						
1. New Claims Cost	0.578	0.578	41%	0.664	0.664	47%
<b>B. OVERHEAD EXPENSES</b>						
1. WSIB Administrative	0.226			0.226		
2. Legislative Obligations	0.077			0.078		
3. Prevention	0.031			0.020		
4. TOTAL OVERHEAD EXPENSES	<u>0.334</u>	0.334	24%	<u>0.324</u>	0.324	23%
<b>C. PAST CLAIMS COST</b>						
1. Unfunded Liability	0.419			0.361		
2. (Gain)/Loss	0.059			0.048		
3. Bad Debts	0.011			N/A		
4. TOTAL PAST CLAIMS COST	<u>0.489</u>	0.489	35%	<u>0.409</u>	0.409	29%
<b>D. TOTAL PREMIUM RATE (A+B+C)</b>	<u><u>1.40</u></u>	<u>100%</u>		<u><u>1.40</u></u>	<u>100%</u>	

## 2011 PREMIUM RATE COMPONENTS

### RATE GROUP 638: PHARMACIES

#### (CLASS F: RETAIL AND WHOLESALE TRADES)

Component	2011 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2011 Premium Rate	2010 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2010 Premium Rate		
<b>A. NEW CLAIMS COST</b>						
1. New Claims Cost	0.267	0.267	39%	0.267	0.267	44%
<b>B. OVERHEAD EXPENSES</b>						
1. WSIB Administrative	0.119			0.119		
2. Legislative Obligations	0.040			0.041		
3. Prevention	0.024			0.014		
4. TOTAL OVERHEAD EXPENSES	<u>0.183</u>	0.183	27%	<u>0.174</u>	0.174	29%
<b>C. PAST CLAIMS COST</b>						
1. Unfunded Liability	0.193			0.145		
2. (Gain)/Loss	0.027			0.019		
3. Bad Debts	0.005			N/A		
4. TOTAL PAST CLAIMS COST	<u>0.225</u>	0.225	33%	<u>0.164</u>	0.164	27%
<b>D. TOTAL PREMIUM RATE (A+B+C)</b>	<u><u>0.68</u></u>	<u><u>100%</u></u>		<u><u>0.61</u></u>	<u><u>100%</u></u>	

## 2011 PREMIUM RATE COMPONENTS

### RATE GROUP 641: CLOTHING STORES

#### (CLASS F: RETAIL AND WHOLESALE TRADES)

Component	2011 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2011 Premium Rate	2010 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2010 Premium Rate		
<b>A. NEW CLAIMS COST</b>						
1. New Claims Cost	0.641	0.641	42%	0.621	0.621	47%
<b>B. OVERHEAD EXPENSES</b>						
1. WSIB Administrative	0.235			0.221		
2. Legislative Obligations	0.080			0.077		
3. Prevention	0.032			0.020		
4. TOTAL OVERHEAD EXPENSES	<u>0.347</u>	0.347	23%	<u>0.318</u>	0.318	24%
<b>C. PAST CLAIMS COST</b>						
1. Unfunded Liability	0.464			0.337		
2. (Gain)/Loss	0.065			0.045		
3. Bad Debts	0.010			N/A		
4. TOTAL PAST CLAIMS COST	<u>0.539</u>	0.539	35%	<u>0.382</u>	0.382	29%
<b>D. TOTAL PREMIUM RATE (A+B+C)</b>		<u><u>1.53</u></u>	<u><u>100%</u></u>		<u><u>1.32</u></u>	<u><u>100%</u></u>

## 2011 PREMIUM RATE COMPONENTS

### RATE GROUP 657: AUTOMOBILE AND TRUCK DEALERS

#### (CLASS F: RETAIL AND WHOLESALE TRADES)

Component	2011 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2011 Premium Rate	2010 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2010 Premium Rate
<b>A. NEW CLAIMS COST</b>						
1. New Claims Cost	0.311	0.311	40%	0.314	0.314	44%
<b>B. OVERHEAD EXPENSES</b>						
1. WSIB Administrative	0.139			0.140		
2. Legislative Obligations	0.047			0.048		
3. Prevention	0.025			0.015		
4. TOTAL OVERHEAD EXPENSES	<u>0.211</u>	0.211	27%	<u>0.203</u>	0.203	29%
<b>C. PAST CLAIMS COST</b>						
1. Unfunded Liability	0.225			0.171		
2. (Gain)/Loss	0.031			0.023		
3. Bad Debts	0.005			N/A		
4. TOTAL PAST CLAIMS COST	<u>0.261</u>	0.261	33%	<u>0.194</u>	0.194	27%
<b>D. TOTAL PREMIUM RATE (A+B+C)</b>		<u><u>0.78</u></u>	<u>100%</u>		<u><u>0.71</u></u>	<u>100%</u>



## 2011 PREMIUM RATE COMPONENTS

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

#### (CLASS F: RETAIL AND WHOLESALE TRADES)

Component	2011 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2011 Premium Rate	2010 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2010 Premium Rate		
<b>A. NEW CLAIMS COST</b>						
1. New Claims Cost	0.188	0.188	39%	0.201	0.201	44%
<b>B. OVERHEAD EXPENSES</b>						
1. WSIB Administrative	0.084			0.090		
2. Legislative Obligations	0.028			0.031		
3. Prevention	0.022			0.013		
4. TOTAL OVERHEAD EXPENSES	<u>0.134</u>	0.134	28%	<u>0.134</u>	0.134	29%
<b>C. PAST CLAIMS COST</b>						
1. Unfunded Liability	0.136			0.109		
2. (Gain)/Loss	0.019			0.014		
3. Bad Debts	0.004			N/A		
4. TOTAL PAST CLAIMS COST	<u>0.159</u>	0.159	33%	<u>0.123</u>	0.123	27%
<b>D. TOTAL PREMIUM RATE (A+B+C)</b>	<u><u>0.48</u></u>	<u>100%</u>		<u><u>0.46</u></u>	<u>100%</u>	

## 2011 PREMIUM RATE COMPONENTS

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

#### (CLASS F: RETAIL AND WHOLESALE TRADES)

Component	2011 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2011 Premium Rate	2010 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2010 Premium Rate		
<b>A. NEW CLAIMS COST</b>						
1. New Claims Cost	0.755	0.755	43%	0.858	0.858	49%
<b>B. OVERHEAD EXPENSES</b>						
1. WSIB Administrative	0.251			0.251		
2. Legislative Obligations	0.085			0.087		
3. Prevention	0.035			0.037		
4. TOTAL OVERHEAD EXPENSES	<u>0.371</u>	0.371	21%	<u>0.375</u>	0.375	21%
<b>C. PAST CLAIMS COST</b>						
1. Unfunded Liability	0.547			0.466		
2. (Gain)/Loss	0.076			0.062		
3. Bad Debts	0.014			N/A		
4. TOTAL PAST CLAIMS COST	<u>0.637</u>	0.637	36%	<u>0.528</u>	0.528	30%
<b>D. TOTAL PREMIUM RATE (A+B+C)</b>		<u><u>1.76</u></u>	<u><u>100%</u></u>		<u><u>1.76</u></u>	<u><u>100%</u></u>

**2011 PREMIUM RATE COMPONENTS**  
**RATE GROUP 681: LUMBER AND BUILDERS SUPPLY**  
**(CLASS F: RETAIL AND WHOLESALE TRADES)**

Component	2011 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2011 Premium Rate	2010 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2010 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. New Claims Cost	1.280	44%	1.396	51%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.324		0.318	
2. Legislative Obligations	0.111		0.111	
3. Prevention	0.087		0.040	
4. TOTAL OVERHEAD EXPENSES	<u>0.522</u>	18%	<u>0.469</u>	17%
<b>C. PAST CLAIMS COST</b>				
1. Unfunded Liability	0.926		0.758	
2. (Gain)/Loss	0.130		0.100	
3. Bad Debts	0.022		N/A	
4. TOTAL PAST CLAIMS COST	<u>1.078</u>	37%	<u>0.858</u>	32%
<b>D. TOTAL PREMIUM RATE (A+B+C)</b>	<u><u>2.88</u></u>	<u>100%</u>	<u><u>2.72</u></u>	<u>100%</u>

**2011 PREMIUM RATE COMPONENTS**  
**RATE GROUP 685: METAL PRODUCTS, WHOLESALE**  
**(CLASS F: RETAIL AND WHOLESALE TRADES)**

Component	2011 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2011 Premium Rate	2010 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2010 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. New Claims Cost	1.413	45%	1.606	52%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.343		0.344	
2. Legislative Obligations	0.117		0.120	
3. Prevention	0.050		0.052	
4. TOTAL OVERHEAD EXPENSES	<u>0.510</u>	16%	<u>0.516</u>	17%
<b>C. PAST CLAIMS COST</b>				
1. Unfunded Liability	1.023		0.872	
2. (Gain)/Loss	0.143		0.115	
3. Bad Debts	0.024		N/A	
4. TOTAL PAST CLAIMS COST	<u>1.190</u>	38%	<u>0.987</u>	32%
<b>D. TOTAL PREMIUM RATE (A+B+C)</b>	<u><u>3.11</u></u>	<u>100%</u>	<u><u>3.11</u></u>	<u>100%</u>

## 2011 PREMIUM RATE COMPONENTS

### RATE GROUP 689: WASTE MATERIALS RECYCLING

#### (CLASS F: RETAIL AND WHOLESALE TRADES)

Component	2011 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2011 Premium Rate	2010 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2010 Premium Rate		
<b>A. NEW CLAIMS COST</b>						
1. New Claims Cost	2.750	2.750	47%	3.166	3.166	54%
<b>B. OVERHEAD EXPENSES</b>						
1. WSIB Administrative	0.529			0.538		
2. Legislative Obligations	0.181			0.188		
3. Prevention	0.121			0.058		
4. TOTAL OVERHEAD EXPENSES	<u>0.831</u>	0.831	14%	<u>0.784</u>	0.784	13%
<b>C. PAST CLAIMS COST</b>						
1. Unfunded Liability	1.991			1.719		
2. (Gain)/Loss	0.278			0.228		
3. Bad Debts	0.047			N/A		
4. TOTAL PAST CLAIMS COST	<u>2.316</u>	2.316	39%	<u>1.947</u>	1.947	33%
<b>D. TOTAL PREMIUM RATE (A+B+C)</b>	<u><u>5.90</u></u>	<u><u>100%</u></u>		<u><u>5.90</u></u>	<u><u>100%</u></u>	

## 2011 PREMIUM RATE COMPONENTS

### CLASS F: RETAIL AND WHOLESALE TRADES

Component	2011 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2011 Premium Rate	2010 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2010 Premium Rate
<b>A. NEW CLAIMS COST</b>						
1. New Claims Cost	0.754	0.754	43%	0.844	0.844	50%
<b>B. OVERHEAD EXPENSES</b>						
1. WSIB Administrative	0.234			0.234		
2. Legislative Obligations	0.080			0.081		
3. Prevention	0.037			0.025		
4. TOTAL OVERHEAD EXPENSES	<u>0.351</u>	0.351	20%	<u>0.340</u>	0.340	20%
<b>C. PAST CLAIMS COST</b>						
1. Unfunded Liability	0.546			0.458		
2. (Gain)/Loss	0.076			0.061		
3. Bad Debts	0.013			N/A		
4. TOTAL PAST CLAIMS COST	<u>0.635</u>	0.635	36%	<u>0.519</u>	0.519	31%
<b>D. TOTAL PREMIUM RATE (A+B+C)</b>						
		<u><u>1.74</u></u>	<u>100%</u>		<u><u>1.70</u></u>	<u>100%</u>

## 2011 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>2011 Premium Rate</u> (\$)
604	FOOD, SALES	1.080	0.439	0.910	2.43
606	GROCERY AND CONVENIENCE STORES	0.927	0.408	0.778	2.11
607	SPECIALTY FOOD STORES	1.635	0.556	1.375	3.57
608	BEER STORES	1.843	0.599	1.552	3.99
612	AGRICULTURAL PRODUCTS, SALES	1.053	0.434	0.887	2.37
630	VEHICLE SERVICES AND REPAIRS	1.549	0.539	1.304	3.39
633	PETROLEUM PRODUCTS, SALES	1.107	0.445	0.933	2.49
636	OTHER SALES	0.578	0.334	0.489	1.40
638	PHARMACIES	0.267	0.183	0.225	0.68
641	CLOTHING STORES	0.641	0.347	0.539	1.53
657	AUTOMOBILE AND TRUCK DEALERS	0.311	0.211	0.261	0.78
668	COMPUTER, ELECTRONIC AND ELECTRICAL EQUIPMENT, SALES	0.188	0.134	0.159	0.48
670	MACHINERY AND OTHER VEHICLES, SALES	0.755	0.371	0.637	1.76
681	LUMBER AND BUILDERS SUPPLY	1.280	0.522	1.078	2.88
685	METAL PRODUCTS, WHOLESALE	1.413	0.510	1.190	3.11
689	WASTE MATERIALS RECYCLING	2.750	0.831	2.316	5.90
<b>CLASS F</b>	<b>RETAIL AND WHOLESALE TRADES</b>	<b>0.754</b>	<b>0.351</b>	<b>0.635</b>	<b>1.74</b>



**wsib** 2011  
Premium  
Rates **MANUAL**

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**SECTION 6G**

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*Class G – Construction*



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



## 2011 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
2004	\$1,365,925,131	\$66,800	\$44,031	31,022	2,589	8.35%
2005	\$1,428,374,206	\$67,700	\$46,147	30,953	2,733	8.83%
2006	\$1,546,201,229	\$69,400	\$46,876	32,985	2,711	8.22%
2007	\$1,694,605,717	\$71,800	\$47,893	35,383	2,721	7.69%
2008	\$1,854,456,890	\$73,300	\$48,763	38,030	2,848	7.49%
2009	\$1,838,938,864	\$74,600	\$49,736	36,974	2,459	6.65%
2010	\$1,917,457,381	\$77,600	\$50,550	37,932	2,360	6.22%
2011	\$1,987,272,761	\$79,600	\$51,166	38,840	2,259	5.82%

## 2011 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
2004	\$2,028,462,771	\$66,800	\$45,635	44,450	4,865	10.94%
2005	\$2,265,827,464	\$67,700	\$47,359	47,844	5,128	10.72%
2006	\$2,385,228,113	\$69,400	\$49,692	48,000	4,858	10.12%
2007	\$2,547,208,293	\$71,800	\$50,021	50,923	4,931	9.68%
2008	\$2,705,294,176	\$73,300	\$50,882	53,168	4,906	9.23%
2009	\$2,585,982,627	\$74,600	\$51,237	50,471	3,907	7.74%
2010	\$2,696,398,218	\$77,600	\$52,076	51,778	3,750	7.24%
2011	\$2,794,575,141	\$79,600	\$52,710	53,018	3,589	6.77%

## 2011 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
2004	\$1,271,658,113	\$66,800	\$45,137	28,173	2,037	7.23%
2005	\$1,358,673,451	\$67,700	\$45,764	29,689	2,335	7.86%
2006	\$1,407,594,432	\$69,400	\$48,240	29,179	2,159	7.40%
2007	\$1,490,749,414	\$71,800	\$48,502	30,736	2,247	7.31%
2008	\$1,575,807,858	\$73,300	\$49,086	32,103	2,290	7.13%
2009	\$1,553,169,093	\$74,600	\$50,577	30,709	2,010	6.55%
2010	\$1,619,485,889	\$77,600	\$51,406	31,504	2,011	6.38%
2011	\$1,678,452,009	\$79,600	\$52,032	32,258	2,005	6.22%

## 2011 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
2004	\$996,452,546	\$66,800	\$38,666	25,771	1,574	6.11%
2005	\$1,056,528,724	\$67,700	\$39,539	26,721	1,594	5.97%
2006	\$1,109,890,118	\$69,400	\$40,379	27,487	1,483	5.40%
2007	\$1,164,212,365	\$71,800	\$40,613	28,666	1,602	5.59%
2008	\$1,208,329,559	\$73,300	\$41,309	29,251	1,596	5.46%
2009	\$1,187,443,062	\$74,600	\$41,691	28,482	1,408	4.94%
2010	\$1,238,144,187	\$77,600	\$42,373	29,220	1,380	4.72%
2011	\$1,283,225,506	\$79,600	\$42,889	29,920	1,349	4.51%

## 2011 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
2004	\$1,107,416,605	\$66,800	\$41,667	26,578	2,248	8.46%
2005	\$1,192,475,818	\$67,700	\$42,073	28,343	2,320	8.19%
2006	\$1,314,981,289	\$69,400	\$45,550	28,869	2,293	7.94%
2007	\$1,422,142,597	\$71,800	\$45,780	31,065	2,238	7.20%
2008	\$1,530,843,868	\$73,300	\$46,628	32,831	2,388	7.27%
2009	\$1,556,290,530	\$74,600	\$47,015	33,102	2,139	6.46%
2010	\$1,622,740,605	\$77,600	\$47,785	33,959	2,053	6.05%
2011	\$1,681,825,231	\$79,600	\$48,367	34,772	1,965	5.65%

## 2011 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
2004	\$292,127,577	\$66,800	\$35,188	8,302	914	11.01%
2005	\$313,920,256	\$67,700	\$35,439	8,858	1,013	11.44%
2006	\$350,668,950	\$69,400	\$36,207	9,685	992	10.24%
2007	\$351,486,321	\$71,800	\$38,860	9,045	969	10.71%
2008	\$377,612,536	\$73,300	\$37,079	10,184	1,051	10.32%
2009	\$411,728,176	\$74,600	\$37,106	11,096	887	7.99%
2010	\$429,308,035	\$77,600	\$37,715	11,383	887	7.79%
2011	\$444,939,310	\$79,600	\$38,173	11,656	885	7.59%

## 2011 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
2004	\$363,421,945	\$66,800	\$53,840	6,750	776	11.50%
2005	\$392,022,428	\$67,700	\$54,821	7,151	809	11.31%
2006	\$466,345,123	\$69,400	\$56,823	8,207	1,013	12.34%
2007	\$501,445,432	\$71,800	\$59,974	8,361	1,069	12.79%
2008	\$488,954,510	\$73,300	\$59,585	8,206	992	12.09%
2009	\$517,424,875	\$74,600	\$60,695	8,525	815	9.56%
2010	\$539,517,743	\$77,600	\$61,687	8,746	815	9.32%
2011	\$559,161,797	\$79,600	\$62,441	8,955	813	9.08%

## 2011 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
2004	\$455,168,687	\$66,800	\$45,677	9,965	1,324	13.29%
2005	\$522,083,506	\$67,700	\$48,176	10,837	1,566	14.45%
2006	\$552,390,233	\$69,400	\$48,038	11,499	1,548	13.46%
2007	\$618,367,697	\$71,800	\$48,133	12,847	1,531	11.92%
2008	\$628,856,613	\$73,300	\$44,121	14,253	1,574	11.04%
2009	\$515,799,840	\$74,600	\$46,721	11,040	808	7.32%
2010	\$537,823,323	\$77,600	\$47,486	11,326	776	6.85%
2011	\$557,405,682	\$79,600	\$48,065	11,597	742	6.40%



## 2011 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
2004	\$352,035,250	\$66,800	\$49,270	7,145	718	10.05%
2005	\$354,464,819	\$67,700	\$48,583	7,296	642	8.80%
2006	\$351,846,664	\$69,400	\$51,964	6,771	577	8.52%
2007	\$355,918,917	\$71,800	\$51,411	6,923	611	8.83%
2008	\$369,537,570	\$73,300	\$54,909	6,730	648	9.63%
2009	\$334,956,820	\$74,600	\$53,636	6,245	513	8.21%
2010	\$349,258,716	\$77,600	\$54,512	6,407	513	8.01%
2011	\$361,975,364	\$79,600	\$55,179	6,560	512	7.80%

## 2011 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
2004	\$195,832,291	\$66,800	\$53,771	3,642	856	23.50%
2005	\$223,600,376	\$67,700	\$56,153	3,982	1,095	27.50%
2006	\$253,936,415	\$69,400	\$56,156	4,522	1,070	23.66%
2007	\$295,914,293	\$71,800	\$58,057	5,097	1,274	25.00%
2008	\$365,420,224	\$73,300	\$60,944	5,996	1,514	25.25%
2009	\$340,755,104	\$74,600	\$60,784	5,606	1,232	21.98%
2010	\$355,304,574	\$77,600	\$61,781	5,751	1,232	21.42%
2011	\$368,241,354	\$79,600	\$62,530	5,889	1,229	20.87%

## 2011 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
2004	\$534,765,769	\$66,800	\$41,713	12,820	1,617	12.61%
2005	\$573,883,084	\$67,700	\$41,198	13,930	1,645	11.81%
2006	\$600,867,297	\$69,400	\$42,214	14,234	1,634	11.48%
2007	\$647,767,223	\$71,800	\$45,397	14,269	1,641	11.50%
2008	\$704,603,564	\$73,300	\$45,164	15,601	1,781	11.42%
2009	\$722,668,905	\$74,600	\$47,187	15,315	1,292	8.44%
2010	\$753,525,228	\$77,600	\$47,959	15,712	1,292	8.22%
2011	\$780,961,379	\$79,600	\$48,543	16,088	1,289	8.01%

## 2011 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
2004	\$1,330,444,325	\$66,800	\$36,656	36,295	3,654	10.07%
2005	\$1,411,285,573	\$67,700	\$38,257	36,890	3,873	10.50%
2006	\$1,502,922,168	\$69,400	\$38,110	39,436	3,526	8.94%
2007	\$1,603,700,508	\$71,800	\$39,756	40,339	3,628	8.99%
2008	\$1,679,459,933	\$73,300	\$39,553	42,461	3,805	8.96%
2009	\$1,612,612,599	\$74,600	\$41,093	39,243	2,649	6.75%
2010	\$1,681,467,498	\$77,600	\$41,766	40,259	2,543	6.32%
2011	\$1,742,690,393	\$79,600	\$42,275	41,223	2,433	5.90%

## 2011 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
2004	\$10,293,711,010	\$66,800	\$42,728	240,913	23,172	9.62%
2005	\$11,093,139,705	\$67,700	\$43,934	252,494	24,753	9.80%
2006	\$11,842,872,031	\$69,400	\$45,397	260,874	23,864	9.15%
2007	\$12,693,518,777	\$71,800	\$46,385	273,654	24,462	8.94%
2008	\$13,489,177,301	\$73,300	\$46,705	288,814	25,393	8.79%
2009	\$13,177,770,495	\$74,600	\$47,606	276,808	20,119	7.27%
2010	\$13,740,431,397	\$77,600	\$48,386	283,977	19,612	6.91%
2011	\$14,240,725,927	\$79,600	\$48,975	290,776	19,070	6.56%

## 2011 PREMIUM RATES

### NEW CLAIMS COST BY RATE GROUP

<u>Rate Group</u>	<u>Description</u>	<u>2011 New Claims Cost</u>		<u>2011 Premium</u>
		<u>Cost Index *</u> (%)	<u>Cost per Claim</u> (\$)	<u>Rate</u> (\$)
704	ELECTRICAL AND INCIDENTAL CONSTRUCTION SERVICES	76%	13,441	3.53
707	MECHANICAL AND SHEET METAL WORK	76%	13,484	3.98
711	ROADBUILDING AND EXCAVATING	106%	18,811	5.06
719	INSIDE FINISHING	173%	30,848	7.19
723	INDUSTRIAL, COMMERCIAL & INSTITUTIONAL CONSTRUCTION	92%	16,298	4.35
728	ROOFING	184%	32,702	14.16
732	HEAVY CIVIL CONSTRUCTION	117%	20,810	6.73
737	MILLWRIGHTING AND WELDING	125%	22,275	6.60
741	MASONRY	221%	39,399	12.15
748	FORM WORK AND DEMOLITION	136%	24,185	17.51
751	SIDING AND OUTSIDE FINISHING	152%	27,034	9.80
764	HOMEBUILDING	159%	28,221	8.71
<b>CLASS G</b>	<b>CONSTRUCTION</b>		<b>21,285</b>	<b>6.36</b>

\* The Cost Index compares the average cost of a claim for a Rate Group to that of the Class.  
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**2011 PREMIUM RATES  
 SUB-COMPONENTS OF OVERHEAD EXPENSES**

**RATE GROUP 704: ELECTRICAL AND INCIDENTAL CONSTRUCTION SERVICES**

**(CLASS G: CONSTRUCTION)**

<b>Overhead Expenses Component</b>	<b>Overhead Expenses Sub-Component</b>	<b>Premium Rate Component</b>
<b>B.1</b>	WSIB Administrative	<b>0.370</b>
<b>B.2</b>	Legislative Obligations	
	WSIAT	0.019
	Office of Worker Advisor	0.009
	Office of Employer Advisor	0.003
	OHSA	0.091
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.001
	Institute of Work & Health	0.004
	<b>Sub-Total</b>	<b>0.127</b>
<b>B.3</b>	Prevention	
	Infrastructure Health and Safety Association	<b>0.095</b>
<b>B.4</b>	<b>TOTAL OVERHEAD EXPENSES</b>	<b>0.592</b>

**2011 PREMIUM RATES  
 SUB-COMPONENTS OF OVERHEAD EXPENSES**

**RATE GROUP 707: MECHANICAL AND SHEET METAL WORK**

**(CLASS G: CONSTRUCTION)**

<b>Overhead Expenses Component</b>	<b>Overhead Expenses Sub-Component</b>	<b>Premium Rate Component</b>
<b>B.1</b>	WSIB Administrative	<b>0.401</b>
<b>B.2</b>	Legislative Obligations	
	WSIAT	0.021
	Office of Worker Advisor	0.010
	Office of Employer Advisor	0.003
	OHSA	0.098
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.001
	Institute of Work & Health	0.004
	<b>Sub-Total</b>	<b>0.138</b>
<b>B.3</b>	Prevention	
	Infrastructure Health and Safety Association	<b>0.100</b>
<b>B.4</b>	<b>TOTAL OVERHEAD EXPENSES</b>	<b>0.639</b>



**2011 PREMIUM RATES  
SUB-COMPONENTS OF OVERHEAD EXPENSES**

**RATE GROUP 711: ROADBUILDING AND EXCAVATING**

**(CLASS G: CONSTRUCTION)**

<b>Overhead Expenses Component</b>	<b>Overhead Expenses Sub-Component</b>	<b>Premium Rate Component</b>
<b>B.1</b>	WSIB Administrative	<b>0.476</b>
<b>B.2</b>	Legislative Obligations	
	WSIAT	0.025
	Office of Worker Advisor	0.012
	Office of Employer Advisor	0.004
	OHSA	0.117
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.001
	Institute of Work & Health	0.005
	<b>Sub-Total</b>	<b>0.163</b>
<b>B.3</b>	Prevention	
	Infrastructure Health and Safety Association	<b>0.112</b>
<b>B.4</b>	<b>TOTAL OVERHEAD EXPENSES</b>	<b>0.751</b>

**2011 PREMIUM RATES  
 SUB-COMPONENTS OF OVERHEAD EXPENSES**

**RATE GROUP 719: INSIDE FINISHING**

**(CLASS G: CONSTRUCTION)**

<b>Overhead Expenses Component</b>	<b>Overhead Expenses Sub-Component</b>	<b>Premium Rate Component</b>
<b>B.1</b>	WSIB Administrative	<b>0.622</b>
<b>B.2</b>	Legislative Obligations	
	WSIAT	0.032
	Office of Worker Advisor	0.016
	Office of Employer Advisor	0.005
	OHSA	0.153
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.001
	Institute of Work & Health	0.006
	<b>Sub-Total</b>	<b>0.214</b>
<b>B.3</b>	Prevention	
	Infrastructure Health and Safety Association	<b>0.137</b>
<b>B.4</b>	<b>TOTAL OVERHEAD EXPENSES</b>	<b>0.973</b>

**2011 PREMIUM RATES**  
**SUB-COMPONENTS OF OVERHEAD EXPENSES**

**RATE GROUP 723: INDUSTRIAL, COMMERCIAL & INSTITUTIONAL CONSTRUCTION**

**(CLASS G: CONSTRUCTION)**

<b>Overhead Expenses Component</b>	<b>Overhead Expenses Sub-Component</b>	<b>Premium Rate Component</b>
<b>B.1</b>	<b>WSIB Administrative</b>	<b>0.427</b>
<b>B.2</b>	<b>Legislative Obligations</b>	
	WSIAT	0.022
	Office of Worker Advisor	0.011
	Office of Employer Advisor	0.004
	OHSA	0.105
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.001
	Institute of Work & Health	0.004
	<b>Sub-Total</b>	<b>0.146</b>
<b>B.3</b>	<b>Prevention</b>	
	Infrastructure Health and Safety Association	<b>0.104</b>
<b>B.4</b>	<b>TOTAL OVERHEAD EXPENSES</b>	<b>0.677</b>

**2011 PREMIUM RATES  
 SUB-COMPONENTS OF OVERHEAD EXPENSES**

**RATE GROUP 728: ROOFING**

**(CLASS G: CONSTRUCTION)**

<b>Overhead Expenses Component</b>	<b>Overhead Expenses Sub-Component</b>	<b>Premium Rate Component</b>
<b>B.1</b>	WSIB Administrative	<b>1.099</b>
<b>B.2</b>	Legislative Obligations	
	WSIAT	0.057
	Office of Worker Advisor	0.028
	Office of Employer Advisor	0.009
	OHSA	0.272
	Mine Rescue	0.000
	Construction Certification Training	0.001
	Program Administration	0.002
	Institute of Work & Health	0.011
	<b>Sub-Total</b>	<b>0.378</b>
<b>B.3</b>	Prevention	
	Infrastructure Health and Safety Association	<b>0.217</b>
<b>B.4</b>	<b>TOTAL OVERHEAD EXPENSES</b>	<b>1.694</b>

**2011 PREMIUM RATES**  
**SUB-COMPONENTS OF OVERHEAD EXPENSES**

**RATE GROUP 732: HEAVY CIVIL CONSTRUCTION**

**(CLASS G: CONSTRUCTION)**

<b>Overhead Expenses Component</b>	<b>Overhead Expenses Sub-Component</b>	<b>Premium Rate Component</b>
<b>B.1</b>	<b>WSIB Administrative</b>	<b>0.590</b>
<b>B.2</b>	<b>Legislative Obligations</b>	
	WSIAT	0.031
	Office of Worker Advisor	0.015
	Office of Employer Advisor	0.005
	OHSA	0.145
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.001
	Institute of Work & Health	0.006
	<b>Sub-Total</b>	<b>0.203</b>
<b>B.3</b>	<b>Prevention</b>	
	Infrastructure Health and Safety Association	<b>0.132</b>
<b>B.4</b>	<b>TOTAL OVERHEAD EXPENSES</b>	<b>0.925</b>

**2011 PREMIUM RATES  
 SUB-COMPONENTS OF OVERHEAD EXPENSES**

**RATE GROUP 737: MILLWRIGHTING AND WELDING**

**(CLASS G: CONSTRUCTION)**

<b>Overhead Expenses Component</b>	<b>Overhead Expenses Sub-Component</b>	<b>Premium Rate Component</b>
<b>B.1</b>	WSIB Administrative	<b>0.581</b>
<b>B.2</b>	Legislative Obligations	
	WSIAT	0.030
	Office of Worker Advisor	0.015
	Office of Employer Advisor	0.005
	OHSA	0.143
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.001
	Institute of Work & Health	0.006
	<b>Sub-Total</b>	<b>0.200</b>
<b>B.3</b>	Prevention	
	Infrastructure Health and Safety Association	<b>0.130</b>
<b>B.4</b>	<b>TOTAL OVERHEAD EXPENSES</b>	<b>0.911</b>

**2011 PREMIUM RATES  
 SUB-COMPONENTS OF OVERHEAD EXPENSES**

**RATE GROUP 741: MASONRY**

**(CLASS G: CONSTRUCTION)**

<b>Overhead Expenses Component</b>	<b>Overhead Expenses Sub-Component</b>	<b>Premium Rate Component</b>
<b>B.1</b>	WSIB Administrative	<b>0.962</b>
<b>B.2</b>	Legislative Obligations	
	WSIAT	0.050
	Office of Worker Advisor	0.024
	Office of Employer Advisor	0.008
	OHSA	0.237
	Mine Rescue	0.000
	Construction Certification Training	0.001
	Program Administration	0.001
	Institute of Work & Health	0.010
	<b>Sub-Total</b>	<b>0.331</b>
<b>B.3</b>	Prevention	
	Infrastructure Health and Safety Association	<b>0.194</b>
<b>B.4</b>	<b>TOTAL OVERHEAD EXPENSES</b>	<b>1.487</b>

**2011 PREMIUM RATES**  
**SUB-COMPONENTS OF OVERHEAD EXPENSES**

**RATE GROUP 748: FORM WORK AND DEMOLITION**

**(CLASS G: CONSTRUCTION)**

<b>Overhead Expenses Component</b>	<b>Overhead Expenses Sub-Component</b>	<b>Premium Rate Component</b>
<b>B.1</b>	WSIB Administrative	<b>1.329</b>
<b>B.2</b>	Legislative Obligations	
	WSIAT	0.069
	Office of Worker Advisor	0.033
	Office of Employer Advisor	0.011
	OHSA	0.329
	Mine Rescue	0.000
	Construction Certification Training	0.001
	Program Administration	0.002
	Institute of Work & Health	0.013
	<b>Sub-Total</b>	<b>0.458</b>
<b>B.3</b>	Prevention	
	Infrastructure Health and Safety Association	<b>0.256</b>
<b>B.4</b>	<b>TOTAL OVERHEAD EXPENSES</b>	<b>2.043</b>



**2011 PREMIUM RATES  
SUB-COMPONENTS OF OVERHEAD EXPENSES**

**RATE GROUP 751: SIDING AND OUTSIDE FINISHING**

**(CLASS G: CONSTRUCTION)**

<b>Overhead Expenses Component</b>	<b>Overhead Expenses Sub-Component</b>	<b>Premium Rate Component</b>
<b>B.1</b>	WSIB Administrative	<b>0.800</b>
<b>B.2</b>	Legislative Obligations	
	WSIAT	0.041
	Office of Worker Advisor	0.020
	Office of Employer Advisor	0.007
	OHSA	0.197
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.001
	Institute of Work & Health	0.008
	<b>Sub-Total</b>	<b>0.275</b>
<b>B.3</b>	Prevention	
	Infrastructure Health and Safety Association	<b>0.167</b>
<b>B.4</b>	<b>TOTAL OVERHEAD EXPENSES</b>	<b>1.242</b>

**2011 PREMIUM RATES  
SUB-COMPONENTS OF OVERHEAD EXPENSES**

**RATE GROUP 764: HOMEBUILDING**

**(CLASS G: CONSTRUCTION)**

<b>Overhead Expenses Component</b>	<b>Overhead Expenses Sub-Component</b>	<b>Premium Rate Component</b>
<b>B.1</b>	WSIB Administrative	<b>0.726</b>
<b>B.2</b>	Legislative Obligations	
	WSIAT	0.038
	Office of Worker Advisor	0.018
	Office of Employer Advisor	0.006
	OHSA	0.179
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.001
	Institute of Work & Health	0.007
	<b>Sub-Total</b>	<b>0.249</b>
<b>B.3</b>	Prevention	
	Infrastructure Health and Safety Association	<b>0.155</b>
<b>B.4</b>	<b>TOTAL OVERHEAD EXPENSES</b>	<b>1.130</b>

**2011 PREMIUM RATES  
SUB-COMPONENTS OF OVERHEAD EXPENSES**

**CLASS G: CONSTRUCTION**

<b>Overhead Expenses Component</b>	<b>Overhead Expenses Sub-Component</b>	<b>Premium Rate Component</b>
<b>B.1</b>	WSIB Administrative	<b>0.565</b>
<b>B.2</b>	Legislative Obligations	
	WSIAT	0.029
	Office of Worker Advisor	0.014
	Office of Employer Advisor	0.005
	OHSA	0.139
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.001
	Institute of Work & Health	0.006
	<b>Sub-Total</b>	<b>0.194</b>
<b>B.3</b>	Prevention	<b>0.127</b>
<b>B.4</b>	<b>TOTAL OVERHEAD EXPENSES</b>	<b>0.886</b>

## 2011 PREMIUM RATE COMPONENTS

### RATE GROUP 704: ELECTRICAL AND INCIDENTAL CONSTRUCTION SERVICES

#### (CLASS G: CONSTRUCTION)

Component	2011 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2011 Premium Rate	2010 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2010 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. New Claims Cost	1.551	44%	1.686	52%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.370		0.354	
2. Legislative Obligations	0.127		0.123	
3. Prevention	0.095		0.076	
4. TOTAL OVERHEAD EXPENSES	<u>0.592</u>	17%	<u>0.553</u>	17%
<b>C. PAST CLAIMS COST</b>				
1. Unfunded Liability	1.167		0.915	
2. (Gain)/Loss	0.128		0.098	
3. Bad Debts	0.088		N/A	
4. TOTAL PAST CLAIMS COST	<u>1.383</u>	39%	<u>1.013</u>	31%
<b>D. TOTAL PREMIUM RATE (A+B+C)</b>	<u><u>3.53</u></u>	<u>100%</u>	<u><u>3.25</u></u>	<u>100%</u>

## 2011 PREMIUM RATE COMPONENTS

### RATE GROUP 707: MECHANICAL AND SHEET METAL WORK

#### (CLASS G: CONSTRUCTION)

Component	2011 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2011 Premium Rate	2010 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2010 Premium Rate		
<b>A. NEW CLAIMS COST</b>						
1. New Claims Cost	1.758	1.758	44%	2.095	2.095	53%
<b>B. OVERHEAD EXPENSES</b>						
1. WSIB Administrative	0.401			0.405		
2. Legislative Obligations	0.138			0.141		
3. Prevention	0.100			0.082		
4. TOTAL OVERHEAD EXPENSES	<u>0.639</u>	0.639	16%	<u>0.628</u>	0.628	16%
<b>C. PAST CLAIMS COST</b>						
1. Unfunded Liability	1.328			1.137		
2. (Gain)/Loss	0.146			0.122		
3. Bad Debts	0.108			N/A		
4. TOTAL PAST CLAIMS COST	<u>1.582</u>	1.582	40%	<u>1.259</u>	1.259	32%
<b>D. TOTAL PREMIUM RATE (A+B+C)</b>		<u><u>3.98</u></u>	<u>100%</u>		<u><u>3.98</u></u>	<u>100%</u>

**2011 PREMIUM RATE COMPONENTS**  
**RATE GROUP 711: ROADBUILDING AND EXCAVATING**  
**(CLASS G: CONSTRUCTION)**

Component	2011 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2011 Premium Rate	2010 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2010 Premium Rate		
<b>A. NEW CLAIMS COST</b>						
1. New Claims Cost	2.281	2.281	45%	2.483	2.483	53%
<b>B. OVERHEAD EXPENSES</b>						
1. WSIB Administrative	0.476			0.453		
2. Legislative Obligations	0.163			0.158		
3. Prevention	0.112			0.088		
4. TOTAL OVERHEAD EXPENSES	<u>0.751</u>	0.751	15%	<u>0.699</u>	0.699	15%
<b>C. PAST CLAIMS COST</b>						
1. Unfunded Liability	1.714			1.348		
2. (Gain)/Loss	0.188			0.145		
3. Bad Debts	0.127			N/A		
4. TOTAL PAST CLAIMS COST	<u>2.029</u>	2.029	40%	<u>1.493</u>	1.493	32%
<b>D. TOTAL PREMIUM RATE (A+B+C)</b>	<u><u>5.06</u></u>	<u>100%</u>		<u><u>4.68</u></u>	<u>100%</u>	

## 2011 PREMIUM RATE COMPONENTS

### RATE GROUP 719: INSIDE FINISHING

#### (CLASS G: CONSTRUCTION)

Component	2011 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2011 Premium Rate		2010 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2010 Premium Rate	
<b>A. NEW CLAIMS COST</b>								
1. New Claims Cost	3.292	3.292	46%		3.643	3.643		54%
<b>B. OVERHEAD EXPENSES</b>								
1. WSIB Administrative	0.622				0.598			
2. Legislative Obligations	0.214				0.209			
3. Prevention	0.137				0.106			
4. TOTAL OVERHEAD EXPENSES	<u>0.973</u>	0.973	14%		<u>0.913</u>	0.913		14%
<b>C. PAST CLAIMS COST</b>								
1. Unfunded Liability	2.473				1.978			
2. (Gain)/Loss	0.271				0.212			
3. Bad Debts	0.183				N/A			
4. TOTAL PAST CLAIMS COST	<u>2.927</u>	2.927	41%		<u>2.190</u>	2.190		32%
<b>D. TOTAL PREMIUM RATE (A+B+C)</b>								
		<u><u>7.19</u></u>	<u>100%</u>			<u><u>6.75</u></u>		<u>100%</u>

## 2011 PREMIUM RATE COMPONENTS

### RATE GROUP 723: INDUSTRIAL, COMMERCIAL & INSTITUTIONAL CONSTRUCTION

#### (CLASS G: CONSTRUCTION)

Component	2011 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2011 Premium Rate	2010 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2010 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. New Claims Cost	1.933	44%	2.300	53%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.427		0.430	
2. Legislative Obligations	0.146		0.150	
3. Prevention	0.104		0.086	
4. TOTAL OVERHEAD EXPENSES	<u>0.677</u>	16%	<u>0.666</u>	15%
<b>C. PAST CLAIMS COST</b>				
1. Unfunded Liability	1.460		1.249	
2. (Gain)/Loss	0.160		0.134	
3. Bad Debts	0.118		N/A	
4. TOTAL PAST CLAIMS COST	<u>1.738</u>	40%	<u>1.383</u>	32%
<b>D. TOTAL PREMIUM RATE (A+B+C)</b>	<u><u>4.35</u></u>	<u>100%</u>	<u><u>4.35</u></u>	<u>100%</u>



## 2011 PREMIUM RATE COMPONENTS

### RATE GROUP 728: ROOFING

#### (CLASS G: CONSTRUCTION)

Component	2011 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2011 Premium Rate	2010 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2010 Premium Rate		
<b>A. NEW CLAIMS COST</b>						
1. New Claims Cost	6.602	6.602	47%	7.312	7.312	55%
<b>B. OVERHEAD EXPENSES</b>						
1. WSIB Administrative	1.099			1.055		
2. Legislative Obligations	0.378			0.370		
3. Prevention	0.217			0.163		
4. TOTAL OVERHEAD EXPENSES	<u>1.694</u>	1.694	12%	<u>1.588</u>	1.588	12%
<b>C. PAST CLAIMS COST</b>						
1. Unfunded Liability	4.956			3.970		
2. (Gain)/Loss	0.543			0.426		
3. Bad Debts	0.361			N/A		
4. TOTAL PAST CLAIMS COST	<u>5.860</u>	5.860	41%	<u>4.396</u>	4.396	33%
<b>D. TOTAL PREMIUM RATE (A+B+C)</b>	<u><u>14.16</u></u>	<u>100%</u>		<u><u>13.30</u></u>	<u>100%</u>	

**2011 PREMIUM RATE COMPONENTS**  
**RATE GROUP 732: HEAVY CIVIL CONSTRUCTION**

**(CLASS G: CONSTRUCTION)**

Component	2011 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2011 Premium Rate	2010 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2010 Premium Rate		
<b>A. NEW CLAIMS COST</b>						
1. New Claims Cost	3.071	3.071	46%	3.416	3.416	54%
<b>B. OVERHEAD EXPENSES</b>						
1. WSIB Administrative	0.590			0.570		
2. Legislative Obligations	0.203			0.199		
3. Prevention	0.132			0.103		
4. TOTAL OVERHEAD EXPENSES	<u>0.925</u>	0.925	14%	<u>0.872</u>	0.872	14%
<b>C. PAST CLAIMS COST</b>						
1. Unfunded Liability	2.308			1.855		
2. (Gain)/Loss	0.253			0.199		
3. Bad Debts	0.172			N/A		
4. TOTAL PAST CLAIMS COST	<u>2.733</u>	2.733	41%	<u>2.054</u>	2.054	32%
<b>D. TOTAL PREMIUM RATE (A+B+C)</b>	<u><u>6.73</u></u>	<u>100%</u>		<u><u>6.34</u></u>	<u>100%</u>	

**2011 PREMIUM RATE COMPONENTS**  
**RATE GROUP 737: MILLWRIGHTING AND WELDING**  
**(CLASS G: CONSTRUCTION)**

Component	2011 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2011 Premium Rate	2010 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2010 Premium Rate		
<b>A. NEW CLAIMS COST</b>						
1. New Claims Cost	3.010	3.010	46%	3.363	3.363	54%
<b>B. OVERHEAD EXPENSES</b>						
1. WSIB Administrative	0.581			0.563		
2. Legislative Obligations	0.200			0.197		
3. Prevention	0.130			0.102		
4. TOTAL OVERHEAD EXPENSES	<u>0.911</u>	0.911	14%	<u>0.862</u>	0.862	14%
<b>C. PAST CLAIMS COST</b>						
1. Unfunded Liability	2.263			1.826		
2. (Gain)/Loss	0.248			0.196		
3. Bad Debts	0.170			N/A		
4. TOTAL PAST CLAIMS COST	<u>2.681</u>	2.681	41%	<u>2.022</u>	2.022	32%
<b>D. TOTAL PREMIUM RATE (A+B+C)</b>	<u><u>6.60</u></u>	<u><u>100%</u></u>		<u><u>6.25</u></u>	<u><u>100%</u></u>	

## 2011 PREMIUM RATE COMPONENTS

### RATE GROUP 741: MASONRY

#### (CLASS G: CONSTRUCTION)

Component	2011 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2011 Premium Rate	2010 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2010 Premium Rate		
<b>A. NEW CLAIMS COST</b>						
1. New Claims Cost	5.656	5.656	47%	6.111	6.111	55%
<b>B. OVERHEAD EXPENSES</b>						
1. WSIB Administrative	0.962			0.905		
2. Legislative Obligations	0.331			0.317		
3. Prevention	0.194			0.144		
4. TOTAL OVERHEAD EXPENSES	<u>1.487</u>	1.487	12%	<u>1.366</u>	1.366	12%
<b>C. PAST CLAIMS COST</b>						
1. Unfunded Liability	4.242			3.318		
2. (Gain)/Loss	0.465			0.356		
3. Bad Debts	0.303			N/A		
4. TOTAL PAST CLAIMS COST	<u>5.010</u>	5.010	41%	<u>3.674</u>	3.674	33%
<b>D. TOTAL PREMIUM RATE (A+B+C)</b>						
	<u><u>12.15</u></u>	<u>100%</u>		<u><u>11.15</u></u>	<u>100%</u>	

## 2011 PREMIUM RATE COMPONENTS

### RATE GROUP 748: FORM WORK AND DEMOLITION

#### (CLASS G: CONSTRUCTION)

Component	2011 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2011 Premium Rate	2010 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2010 Premium Rate		
<b>A. NEW CLAIMS COST</b>						
1. New Claims Cost	8.193	8.193	47%	9.108	9.108	55%
<b>B. OVERHEAD EXPENSES</b>						
1. WSIB Administrative	1.329			1.279		
2. Legislative Obligations	0.458			0.448		
3. Prevention	0.256			0.190		
4. TOTAL OVERHEAD EXPENSES	<u>2.043</u>	2.043	12%	<u>1.917</u>	1.917	12%
<b>C. PAST CLAIMS COST</b>						
1. Unfunded Liability	6.151			4.946		
2. (Gain)/Loss	0.674			0.531		
3. Bad Debts	0.448			N/A		
4. TOTAL PAST CLAIMS COST	<u>7.273</u>	7.273	42%	<u>5.477</u>	5.477	33%
<b>D. TOTAL PREMIUM RATE (A+B+C)</b>	<u><u>17.51</u></u>	<u>100%</u>		<u><u>16.50</u></u>	<u>100%</u>	

**2011 PREMIUM RATE COMPONENTS**  
**RATE GROUP 751: SIDING AND OUTSIDE FINISHING**  
**(CLASS G: CONSTRUCTION)**

Component	2011 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2011 Premium Rate	2010 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2010 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. New Claims Cost	4.529	46%	5.045	55%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.800		0.773	
2. Legislative Obligations	0.275		0.270	
3. Prevention	0.167		0.128	
4. TOTAL OVERHEAD EXPENSES	<u>1.242</u>	13%	<u>1.171</u>	13%
<b>C. PAST CLAIMS COST</b>				
1. Unfunded Liability	3.402		2.740	
2. (Gain)/Loss	0.373		0.294	
3. Bad Debts	0.251		N/A	
4. TOTAL PAST CLAIMS COST	<u>4.026</u>	41%	<u>3.034</u>	33%
<b>D. TOTAL PREMIUM RATE (A+B+C)</b>	<u><u>9.80</u></u>	<u>100%</u>	<u><u>9.25</u></u>	<u>100%</u>

## 2011 PREMIUM RATE COMPONENTS

### RATE GROUP 764: HOMEBUILDING

#### (CLASS G: CONSTRUCTION)

Component	2011 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2011 Premium Rate	2010 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2010 Premium Rate		
<b>A. NEW CLAIMS COST</b>						
1. New Claims Cost	3.999	3.999	46%	4.745	4.745	54%
<b>B. OVERHEAD EXPENSES</b>						
1. WSIB Administrative	0.726			0.735		
2. Legislative Obligations	0.249			0.257		
3. Prevention	0.155			0.123		
4. TOTAL OVERHEAD EXPENSES	<u>1.130</u>	1.130	13%	<u>1.115</u>	1.115	13%
<b>C. PAST CLAIMS COST</b>						
1. Unfunded Liability	3.015			2.576		
2. (Gain)/Loss	0.330			0.276		
3. Bad Debts	0.237			N/A		
4. TOTAL PAST CLAIMS COST	<u>3.582</u>	3.582	41%	<u>2.852</u>	2.852	33%
<b>D. TOTAL PREMIUM RATE (A+B+C)</b>	<u><u>8.71</u></u>	<u>100%</u>		<u><u>8.71</u></u>	<u>100%</u>	

## 2011 PREMIUM RATE COMPONENTS

### CLASS G: CONSTRUCTION

Component	2011 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2011 Premium Rate	2010 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2010 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. New Claims Cost	2.893	45%	3.275	54%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.565		0.552	
2. Legislative Obligations	0.194		0.193	
3. Prevention	0.127		0.101	
4. TOTAL OVERHEAD EXPENSES	<u>0.886</u>	14%	<u>0.846</u>	14%
<b>C. PAST CLAIMS COST</b>				
1. Unfunded Liability	2.177		1.778	
2. (Gain)/Loss	0.239		0.191	
3. Bad Debts	0.166		N/A	
4. TOTAL PAST CLAIMS COST	<u>2.582</u>	41%	<u>1.969</u>	32%
<b>D. TOTAL PREMIUM RATE (A+B+C)</b>	<u><u>6.36</u></u>	<u>100%</u>	<u><u>6.09</u></u>	<u>100%</u>



## 2011 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>2011 Premium Rate</u> (\$)
704	ELECTRICAL AND INCIDENTAL CONSTRUCTION SERVICES	1.551	0.592	1.383	3.53
707	MECHANICAL AND SHEET METAL WORK	1.758	0.639	1.582	3.98
711	ROADBUILDING AND EXCAVATING	2.281	0.751	2.029	5.06
719	INSIDE FINISHING	3.292	0.973	2.927	7.19
723	INDUSTRIAL, COMMERCIAL & INSTITUTIONAL CONSTRUCTION	1.933	0.677	1.738	4.35
728	ROOFING	6.602	1.694	5.860	14.16
732	HEAVY CIVIL CONSTRUCTION	3.071	0.925	2.733	6.73
737	MILLWRIGHTING AND WELDING	3.010	0.911	2.681	6.60
741	MASONRY	5.656	1.487	5.010	12.15
748	FORM WORK AND DEMOLITION	8.193	2.043	7.273	17.51
751	SIDING AND OUTSIDE FINISHING	4.529	1.242	4.026	9.80
764	HomeBUILDING	3.999	1.130	3.582	8.71
<b>CLASS G</b>	<b>CONSTRUCTION</b>	<b>2.893</b>	<b>0.886</b>	<b>2.582</b>	<b>6.36</b>



**wsib** 2011  
Premium  
Rates **MANUAL**

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**SECTION 6H**

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*Government and Related Services*

**wsib**  
**cspaat**  
ONTARIO

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

## 2011 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
2004	\$514,365,710	\$66,800	\$33,586	15,315	763	4.98%
2005	\$548,931,825	\$67,700	\$34,688	15,825	777	4.91%
2006	\$569,161,531	\$69,400	\$32,645	17,435	714	4.10%
2007	\$614,144,718	\$71,800	\$32,434	18,935	723	3.82%
2008	\$640,081,272	\$73,300	\$37,924	16,878	777	4.60%
2009	\$658,538,895	\$74,600	\$38,143	17,265	724	4.19%
2010	\$703,428,939	\$77,600	\$39,636	17,747	690	3.89%
2011	\$733,528,635	\$79,600	\$40,845	17,959	647	3.60%

## 2011 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
2004	\$3,812,526,562	\$66,800	\$36,027	105,824	1,654	1.56%
2005	\$4,019,014,173	\$67,700	\$36,707	109,489	1,619	1.48%
2006	\$4,300,500,049	\$69,400	\$38,115	112,830	1,507	1.34%
2007	\$4,618,242,785	\$71,800	\$40,028	115,375	1,530	1.33%
2008	\$4,897,590,410	\$73,300	\$41,579	117,790	1,617	1.37%
2009	\$5,183,821,874	\$74,600	\$41,734	124,211	1,557	1.25%
2010	\$5,537,182,917	\$77,600	\$43,369	127,676	1,485	1.16%
2011	\$5,774,118,752	\$79,600	\$44,691	129,202	1,391	1.08%

## 2011 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
2004	\$232,225,668	\$66,800	\$38,296	6,064	638	10.52%
2005	\$290,822,299	\$67,700	\$41,594	6,992	721	10.31%
2006	\$316,892,101	\$69,400	\$40,617	7,802	699	8.96%
2007	\$355,989,386	\$71,800	\$40,624	8,763	764	8.72%
2008	\$374,295,780	\$73,300	\$42,582	8,790	788	8.96%
2009	\$394,006,029	\$74,600	\$41,707	9,447	682	7.22%
2010	\$408,729,504	\$77,600	\$42,714	9,569	641	6.70%
2011	\$414,523,725	\$79,600	\$42,849	9,674	600	6.20%

## 2011 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
2004	\$1,142,563,984	\$66,800	\$61,610	18,545	521	2.81%
2005	\$1,175,495,802	\$67,700	\$60,002	19,591	543	2.77%
2006	\$1,212,310,214	\$69,400	\$63,964	18,953	511	2.70%
2007	\$1,315,733,974	\$71,800	\$65,849	19,981	535	2.68%
2008	\$1,377,903,701	\$73,300	\$67,867	20,303	484	2.38%
2009	\$1,453,994,905	\$74,600	\$65,747	22,115	512	2.32%
2010	\$1,508,328,737	\$77,600	\$67,336	22,400	481	2.15%
2011	\$1,529,711,069	\$79,600	\$67,552	22,645	450	1.99%

## 2011 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
2004	\$828,819,899	\$66,800	\$54,962	15,080	830	5.50%
2005	\$840,571,530	\$67,700	\$56,316	14,926	894	5.99%
2006	\$894,602,084	\$69,400	\$60,069	14,893	812	5.45%
2007	\$972,395,643	\$71,800	\$61,505	15,810	876	5.54%
2008	\$1,039,553,594	\$73,300	\$65,029	15,986	855	5.35%
2009	\$1,116,703,990	\$74,600	\$63,590	17,561	784	4.46%
2010	\$1,158,433,715	\$77,600	\$65,124	17,788	768	4.32%
2011	\$1,174,855,874	\$79,600	\$65,331	17,983	749	4.17%

## 2011 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
2004	\$254,223,233	\$66,800	\$53,229	4,776	170	3.56%
2005	\$267,659,063	\$67,700	\$53,532	5,000	145	2.90%
2006	\$272,018,531	\$69,400	\$57,558	4,726	151	3.20%
2007	\$293,291,334	\$71,800	\$57,295	5,119	138	2.70%
2008	\$304,611,440	\$73,300	\$58,310	5,224	136	2.60%
2009	\$294,805,776	\$74,600	\$59,629	4,944	162	3.28%
2010	\$304,127,482	\$77,600	\$61,033	4,983	145	2.91%
2011	\$314,401,850	\$79,600	\$62,592	5,023	130	2.59%



## 2011 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
2004	\$1,242,887,773	\$66,800	\$38,451	32,324	1,983	6.13%
2005	\$1,293,857,792	\$67,700	\$39,833	32,482	2,039	6.28%
2006	\$1,370,958,441	\$69,400	\$42,927	31,937	2,037	6.38%
2007	\$1,444,096,279	\$71,800	\$43,566	33,147	2,021	6.10%
2008	\$1,560,531,288	\$73,300	\$44,607	34,984	2,000	5.72%
2009	\$1,611,614,778	\$74,600	\$43,089	37,402	1,995	5.33%
2010	\$1,655,506,131	\$77,600	\$43,959	37,660	1,903	5.05%
2011	\$1,701,959,251	\$79,600	\$44,309	38,411	1,834	4.77%

## 2011 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
2004	\$1,731,354,154	\$66,800	\$28,044	61,737	5,799	9.39%
2005	\$1,849,613,039	\$67,700	\$29,011	63,756	5,955	9.34%
2006	\$1,961,848,034	\$69,400	\$30,778	63,742	5,731	8.99%
2007	\$2,076,286,087	\$71,800	\$31,209	66,528	6,152	9.25%
2008	\$2,204,959,767	\$73,300	\$32,169	68,543	6,239	9.10%
2009	\$2,348,440,733	\$74,600	\$33,757	69,569	5,930	8.52%
2010	\$2,557,805,761	\$77,600	\$35,769	71,510	5,892	8.24%
2011	\$2,630,710,180	\$79,600	\$36,104	72,865	5,791	7.95%

## 2011 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
2004	\$208,412,320	\$66,800	\$20,935	9,955	740	7.43%
2005	\$239,580,714	\$67,700	\$21,695	11,043	696	6.30%
2006	\$259,680,697	\$69,400	\$23,861	10,883	758	6.96%
2007	\$276,719,680	\$71,800	\$24,088	11,488	765	6.66%
2008	\$304,706,438	\$73,300	\$24,443	12,466	839	6.73%
2009	\$331,060,674	\$74,600	\$24,234	13,661	728	5.33%
2010	\$360,574,950	\$77,600	\$25,678	14,042	723	5.15%
2011	\$370,852,317	\$79,600	\$25,919	14,308	711	4.97%

## 2011 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
2004	\$9,842,960,383	\$66,800	\$42,573	231,202	11,115	4.81%
2005	\$10,259,310,526	\$67,700	\$44,172	232,258	11,456	4.93%
2006	\$10,813,519,307	\$69,400	\$45,758	236,320	11,232	4.75%
2007	\$11,629,884,333	\$71,800	\$47,213	246,328	11,442	4.65%
2008	\$12,399,712,976	\$73,300	\$47,768	259,582	12,027	4.63%
2009	\$12,911,921,050	\$74,600	\$48,550	265,951	11,961	4.50%
2010	\$13,718,272,491	\$77,600	\$50,182	273,370	11,644	4.26%
2011	\$14,463,861,779	\$79,600	\$51,926	278,550	11,214	4.03%

\* Experience for rate groups 853 and 861 has been combined in order to determine a common 2011 Premium Rate.

## 2011 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
2004	\$845,886,151	\$66,800	\$24,146	35,032	1,940	5.54%
2005	\$907,835,418	\$67,700	\$25,207	36,015	2,128	5.91%
2006	\$990,024,037	\$69,400	\$26,257	37,705	2,156	5.72%
2007	\$1,027,501,060	\$71,800	\$26,280	39,098	2,087	5.34%
2008	\$1,096,105,472	\$73,300	\$27,803	39,424	2,215	5.62%
2009	\$1,171,653,024	\$74,600	\$27,717	42,272	2,142	5.07%
2010	\$1,276,106,657	\$77,600	\$29,369	43,451	2,128	4.90%
2011	\$1,312,479,167	\$79,600	\$29,644	44,274	2,092	4.73%

## 2011 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
2004	\$492,826,498	\$66,800	\$31,406	15,692	1,416	9.02%
2005	\$508,062,929	\$67,700	\$32,369	15,696	1,530	9.75%
2006	\$540,501,058	\$69,400	\$33,368	16,198	1,346	8.31%
2007	\$590,714,867	\$71,800	\$34,894	16,929	1,473	8.70%
2008	\$666,330,672	\$73,300	\$35,196	18,932	1,390	7.34%
2009	\$699,668,352	\$74,600	\$36,996	18,912	1,581	8.36%
2010	\$747,473,854	\$77,600	\$38,450	19,440	1,507	7.75%
2011	\$783,764,577	\$79,600	\$39,568	19,808	1,422	7.18%

## 2011 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
2004	\$9,842,960,383	\$66,800	\$42,573	231,202	11,115	4.81%
2005	\$10,259,310,526	\$67,700	\$44,172	232,258	11,456	4.93%
2006	\$10,813,519,307	\$69,400	\$45,758	236,320	11,232	4.75%
2007	\$11,629,884,333	\$71,800	\$47,213	246,328	11,442	4.65%
2008	\$12,399,712,976	\$73,300	\$47,768	259,582	12,027	4.63%
2009	\$12,911,921,050	\$74,600	\$48,550	265,951	11,961	4.50%
2010	\$13,718,272,491	\$77,600	\$50,182	273,370	11,644	4.26%
2011	\$14,463,861,779	\$79,600	\$51,926	278,550	11,214	4.03%

\* Experience for rate groups 853 and 861 has been combined in order to determine a common 2011 Premium Rate.

## 2011 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
2004	\$1,391,039,993	\$66,800	\$36,086	38,548	871	2.26%
2005	\$1,465,076,358	\$67,700	\$36,580	40,051	949	2.37%
2006	\$1,568,265,308	\$69,400	\$39,107	40,102	900	2.24%
2007	\$1,697,271,619	\$71,800	\$41,650	40,751	935	2.29%
2008	\$1,830,234,549	\$73,300	\$41,379	44,231	1,011	2.29%
2009	\$1,927,050,666	\$74,600	\$44,518	43,287	870	2.01%
2010	\$2,058,718,224	\$77,600	\$46,269	44,495	864	1.94%
2011	\$2,158,671,383	\$79,600	\$47,613	45,338	850	1.87%



## 2011 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
2004	\$22,540,092,328	\$66,800	\$38,197	590,094	28,440	4.82%
2005	\$23,665,831,468	\$67,700	\$39,239	603,124	29,452	4.88%
2006	\$25,070,281,392	\$69,400	\$40,863	613,526	28,554	4.65%
2007	\$26,912,271,765	\$71,800	\$42,166	638,252	29,441	4.61%
2008	\$28,696,617,359	\$73,300	\$43,274	663,133	30,378	4.58%
2009	\$30,103,280,746	\$74,600	\$43,844	686,597	29,628	4.32%
2010	\$31,994,689,362	\$77,600	\$45,439	704,131	28,871	4.10%
2011	\$33,363,438,559	\$79,600	\$46,594	716,040	27,881	3.89%

## 2011 PREMIUM RATES

### NEW CLAIMS COST BY RATE GROUP

<u>Rate Group</u>	<u>Description</u>	<u>2011 New Claims Cost</u>		<u>2011 Premium</u>
		<u>Cost Index *</u> (%)	<u>Cost per Claim</u> (\$)	<u>Rate</u> (\$)
810	SCHOOL BOARDS	47%	3,424	0.78
817	EDUCATIONAL FACILITIES	80%	5,800	0.36
830	POWER AND TELECOMMUNICATION LINES	179%	12,954	4.25
833	ELECTRIC POWER GENERATION	130%	9,423	0.76
835	OIL, POWER AND WATER DISTRIBUTION	83%	5,964	1.03
838	NATURAL GAS DISTRIBUTION	80%	5,771	0.67
845	LOCAL GOVERNMENT SERVICES	122%	8,784	2.15
851	HOMES FOR NURSING CARE	87%	6,311	3.15
852	HOMES FOR RESIDENTIAL CARE	100%	7,261	3.16
853	HOSPITALS	73%	5,308	1.06
857	NURSING SERVICES	121%	8,753	3.17
858	GROUP HOMES	101%	7,285	3.01
861	TREATMENT CLINICS AND SPECIALIZED SERVICES	73%	5,308	1.06
875	PROFESSIONAL OFFICES AND AGENCIES	98%	7,053	0.71
<b>CLASS H</b>	<b>GOVERNMENT AND RELATED SERVICES</b>		<b>6,441</b>	<b>1.30</b>

\* The Cost Index compares the average cost of a claim for a Rate Group to that of the Class.  
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**2011 PREMIUM RATES  
 SUB-COMPONENTS OF OVERHEAD EXPENSES**

**RATE GROUP 810: SCHOOL BOARDS**

**(CLASS H: GOVERNMENT AND RELATED SERVICES)**

<b>Overhead Expenses Component</b>	<b>Overhead Expenses Sub-Component</b>	<b>Premium Rate Component</b>
<b>B.1</b>	WSIB Administrative	<b>0.136</b>
<b>B.2</b>	Legislative Obligations	
	WSIAT	0.007
	Office of Worker Advisor	0.003
	Office of Employer Advisor	0.001
	OHSA	0.033
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.000
	Institute of Work & Health	0.001
	<b>Sub-Total</b>	<b>0.046</b>
<b>B.3</b>	Prevention	
	Public Services Health and Safety Association	<b>0.014</b>
<b>B.4</b>	<b>TOTAL OVERHEAD EXPENSES</b>	<b>0.196</b>

**2011 PREMIUM RATES  
SUB-COMPONENTS OF OVERHEAD EXPENSES**

**RATE GROUP 817: EDUCATIONAL FACILITIES**

**(CLASS H: GOVERNMENT AND RELATED SERVICES)**

<b>Overhead Expenses Component</b>	<b>Overhead Expenses Sub-Component</b>	<b>Premium Rate Component</b>
<b>B.1</b>	WSIB Administrative	<b>0.063</b>
<b>B.2</b>	Legislative Obligations	
	WSIAT	0.003
	Office of Worker Advisor	0.002
	Office of Employer Advisor	0.001
	OHSA	0.015
	Mine Rescue	0.000
	Construction Certification Training Program Administration	0.000
	Institute of Work & Health	0.001
	<b>Sub-Total</b>	<b>0.021</b>
<b>B.3</b>	Prevention	
	Public Services Health and Safety Association	<b>0.011</b>
<b>B.4</b>	<b>TOTAL OVERHEAD EXPENSES</b>	<b>0.095</b>

**2011 PREMIUM RATES  
SUB-COMPONENTS OF OVERHEAD EXPENSES**

**RATE GROUP 830: POWER AND TELECOMMUNICATION LINES**

**(CLASS H: GOVERNMENT AND RELATED SERVICES)**

<b>Overhead Expenses Component</b>	<b>Overhead Expenses Sub-Component</b>	<b>Premium Rate Component</b>
<b>B.1</b>	WSIB Administrative	<b>0.405</b>
<b>B.2</b>	Legislative Obligations	
	WSIAT	0.021
	Office of Worker Advisor	0.010
	Office of Employer Advisor	0.003
	OHSA	0.099
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.001
	Institute of Work & Health	0.004
	<b>Sub-Total</b>	<b>0.138</b>
<b>B.3</b>	Prevention	
	Infrastructure Health and Safety Association	<b>0.101</b>
<b>B.4</b>	<b>TOTAL OVERHEAD EXPENSES</b>	<b>0.644</b>

**2011 PREMIUM RATES  
 SUB-COMPONENTS OF OVERHEAD EXPENSES**

**RATE GROUP 833: ELECTRIC POWER GENERATION**

**(CLASS H: GOVERNMENT AND RELATED SERVICES)**

<b>Overhead Expenses Component</b>	<b>Overhead Expenses Sub-Component</b>	<b>Premium Rate Component</b>
<b>B.1</b>	WSIB Administrative	<b>0.152</b>
<b>B.2</b>	Legislative Obligations	
	WSIAT	0.008
	Office of Worker Advisor	0.004
	Office of Employer Advisor	0.001
	OHSA	0.000
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.000
	Institute of Work & Health	0.002
	<b>Sub-Total</b>	<b>0.015</b>
<b>B.3</b>	Prevention	
	Infrastructure Health and Safety Association	<b>0.063</b>
<b>B.4</b>	<b>TOTAL OVERHEAD EXPENSES</b>	<b>0.230</b>

**2011 PREMIUM RATES  
SUB-COMPONENTS OF OVERHEAD EXPENSES**

**RATE GROUP 835: OIL, POWER AND WATER DISTRIBUTION**

**(CLASS H: GOVERNMENT AND RELATED SERVICES)**

<b>Overhead Expenses Component</b>	<b>Overhead Expenses Sub-Component</b>	<b>Premium Rate Component</b>
<b>B.1</b>	WSIB Administrative	<b>0.171</b>
<b>B.2</b>	Legislative Obligations	
	WSIAT	0.009
	Office of Worker Advisor	0.004
	Office of Employer Advisor	0.001
	OHSA	0.042
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.000
	Institute of Work & Health	0.002
	<b>Sub-Total</b>	<b>0.058</b>
<b>B.3</b>	Prevention	
	Infrastructure Health and Safety Association	<b>0.066</b>
<b>B.4</b>	<b>TOTAL OVERHEAD EXPENSES</b>	<b>0.295</b>

**2011 PREMIUM RATES  
SUB-COMPONENTS OF OVERHEAD EXPENSES**

**RATE GROUP 838: NATURAL GAS DISTRIBUTION**

**(CLASS H: GOVERNMENT AND RELATED SERVICES)**

<b>Overhead Expenses Component</b>	<b>Overhead Expenses Sub-Component</b>	<b>Premium Rate Component</b>
<b>B.1</b>	WSIB Administrative	<b>0.108</b>
<b>B.2</b>	Legislative Obligations	
	WSIAT	0.006
	Office of Worker Advisor	0.003
	Office of Employer Advisor	0.001
	OHSA	0.026
	Mine Rescue	0.000
	Construction Certification Training Program Administration	0.000
	Institute of Work & Health	0.001
	<b>Sub-Total</b>	<b>0.036</b>
<b>B.3</b>	Prevention	
	Infrastructure Health and Safety Association	<b>0.063</b>
<b>B.4</b>	<b>TOTAL OVERHEAD EXPENSES</b>	<b>0.207</b>



**2011 PREMIUM RATES  
SUB-COMPONENTS OF OVERHEAD EXPENSES**

**RATE GROUP 845: LOCAL GOVERNMENT SERVICES**

**(CLASS H: GOVERNMENT AND RELATED SERVICES)**

<b>Overhead Expenses Component</b>	<b>Overhead Expenses Sub-Component</b>	<b>Premium Rate Component</b>
<b>B.1</b>	WSIB Administrative	<b>0.267</b>
<b>B.2</b>	Legislative Obligations	
	WSIAT	0.014
	Office of Worker Advisor	0.007
	Office of Employer Advisor	0.002
	OHSA	0.065
	Mine Rescue	0.000
	Construction Certification Training Program Administration	0.000
	Institute of Work & Health	0.003
	<b>Sub-Total</b>	<b>0.091</b>
<b>B.3</b>	Prevention	
	Public Services Health and Safety Association	<b>0.023</b>
<b>B.4</b>	<b>TOTAL OVERHEAD EXPENSES</b>	<b>0.381</b>

**2011 PREMIUM RATES  
SUB-COMPONENTS OF OVERHEAD EXPENSES**

**RATE GROUP 851: HOMES FOR NURSING CARE**

**(CLASS H: GOVERNMENT AND RELATED SERVICES)**

<b>Overhead Expenses Component</b>	<b>Overhead Expenses Sub-Component</b>	<b>Premium Rate Component</b>
<b>B.1</b>	WSIB Administrative	<b>0.338</b>
<b>B.2</b>	Legislative Obligations	
	WSIAT	0.017
	Office of Worker Advisor	0.008
	Office of Employer Advisor	0.003
	OHSA	0.083
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	<b>Sub-Total</b>	<b>0.115</b>
<b>B.3</b>	Prevention	
	Public Services Health and Safety Association	<b>0.031</b>
<b>B.4</b>	<b>TOTAL OVERHEAD EXPENSES</b>	<b>0.484</b>

**2011 PREMIUM RATES  
SUB-COMPONENTS OF OVERHEAD EXPENSES**

**RATE GROUP 852: HOMES FOR RESIDENTIAL CARE**

**(CLASS H: GOVERNMENT AND RELATED SERVICES)**

<b>Overhead Expenses Component</b>	<b>Overhead Expenses Sub-Component</b>	<b>Premium Rate Component</b>
<b>B.1</b>	WSIB Administrative	<b>0.338</b>
<b>B.2</b>	Legislative Obligations	
	WSIAT	0.017
	Office of Worker Advisor	0.009
	Office of Employer Advisor	0.003
	OHSA	0.083
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	<b>Sub-Total</b>	<b>0.115</b>
<b>B.3</b>	Prevention	
	Public Services Health and Safety Association	<b>0.031</b>
<b>B.4</b>	<b>TOTAL OVERHEAD EXPENSES</b>	<b>0.484</b>

**2011 PREMIUM RATES**  
**SUB-COMPONENTS OF OVERHEAD EXPENSES**

**RATE GROUP 853: HOSPITALS\***

**(CLASS H: GOVERNMENT AND RELATED SERVICES)**

<b>Overhead Expenses Component</b>	<b>Overhead Expenses Sub-Component</b>	<b>Premium Rate Component</b>
<b>B.1</b>	WSIB Administrative	<b>0.185</b>
<b>B.2</b>	Legislative Obligations	
	WSIAT	0.010
	Office of Worker Advisor	0.005
	Office of Employer Advisor	0.002
	OHSA	0.045
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.000
	Institute of Work & Health	0.002
	<b>Sub-Total</b>	<b>0.063</b>
<b>B.3</b>	Prevention	
	Public Services Health and Safety Association	<b>0.015</b>
<b>B.4</b>	<b>TOTAL OVERHEAD EXPENSES</b>	<b>0.263</b>

\* Experience for rate groups 853 and 861 has been combined in order to determine a common 2011 Premium Rate.

**2011 PREMIUM RATES  
SUB-COMPONENTS OF OVERHEAD EXPENSES**

**RATE GROUP 857: NURSING SERVICES**

**(CLASS H: GOVERNMENT AND RELATED SERVICES)**

<b>Overhead Expenses Component</b>	<b>Overhead Expenses Sub-Component</b>	<b>Premium Rate Component</b>
<b>B.1</b>	WSIB Administrative	<b>0.338</b>
<b>B.2</b>	Legislative Obligations	
	WSIAT	0.018
	Office of Worker Advisor	0.009
	Office of Employer Advisor	0.003
	OHSA	0.083
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	<b>Sub-Total</b>	<b>0.116</b>
<b>B.3</b>	Prevention	
	Public Services Health and Safety Association	<b>0.031</b>
<b>B.4</b>	<b>TOTAL OVERHEAD EXPENSES</b>	<b>0.485</b>

**2011 PREMIUM RATES  
SUB-COMPONENTS OF OVERHEAD EXPENSES**

**RATE GROUP 858: GROUP HOMES**

**(CLASS H: GOVERNMENT AND RELATED SERVICES)**

<b>Overhead Expenses Component</b>	<b>Overhead Expenses Sub-Component</b>	<b>Premium Rate Component</b>
<b>B.1</b>	<b>WSIB Administrative</b>	<b>0.328</b>
<b>B.2</b>	<b>Legislative Obligations</b>	
	WSIAT	0.017
	Office of Worker Advisor	0.008
	Office of Employer Advisor	0.003
	OHSA	0.080
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	<b>Sub-Total</b>	<b>0.112</b>
<b>B.3</b>	<b>Prevention</b>	
	Public Services Health and Safety Association	<b>0.030</b>
<b>B.4</b>	<b>TOTAL OVERHEAD EXPENSES</b>	<b>0.470</b>

**2011 PREMIUM RATES  
SUB-COMPONENTS OF OVERHEAD EXPENSES**

**RATE GROUP 861: TREATMENT CLINICS AND SPECIALIZED SERVICES\***

**(CLASS H: GOVERNMENT AND RELATED SERVICES)**

<b>Overhead Expenses Component</b>	<b>Overhead Expenses Sub-Component</b>	<b>Premium Rate Component</b>
<b>B.1</b>	WSIB Administrative	<b>0.185</b>
<b>B.2</b>	Legislative Obligations	
	WSIAT	0.010
	Office of Worker Advisor	0.005
	Office of Employer Advisor	0.002
	OHSA	0.045
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.000
	Institute of Work & Health	0.002
	<b>Sub-Total</b>	<b>0.063</b>
<b>B.3</b>	Prevention	
	Public Services Health and Safety Association	<b>0.015</b>
<b>B.4</b>	<b>TOTAL OVERHEAD EXPENSES</b>	<b>0.263</b>

\* Experience for rate groups 853 and 861 has been combined in order to determine a common 2011 Premium Rate.

**2011 PREMIUM RATES  
SUB-COMPONENTS OF OVERHEAD EXPENSES**

**RATE GROUP 875: PROFESSIONAL OFFICES AND AGENCIES**

**(CLASS H: GOVERNMENT AND RELATED SERVICES)**

<b>Overhead Expenses Component</b>	<b>Overhead Expenses Sub-Component</b>	<b>Premium Rate Component</b>
<b>B.1</b>	WSIB Administrative	<b>0.125</b>
<b>B.2</b>	Legislative Obligations	
	WSIAT	0.006
	Office of Worker Advisor	0.003
	Office of Employer Advisor	0.001
	OHSA	0.030
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.000
	Institute of Work & Health	0.001
	<b>Sub-Total</b>	<b>0.042</b>
<b>B.3</b>	Prevention	
	Public Services Health and Safety Association	<b>0.013</b>
<b>B.4</b>	<b>TOTAL OVERHEAD EXPENSES</b>	<b>0.180</b>



**2011 PREMIUM RATES  
SUB-COMPONENTS OF OVERHEAD EXPENSES**

**CLASS H: GOVERNMENT AND RELATED SERVICES**

<b>Overhead Expenses Component</b>	<b>Overhead Expenses Sub-Component</b>	<b>Premium Rate Component</b>
<b>B.1</b>	<b>WSIB Administrative</b>	<b>0.186</b>
<b>B.2</b>	<b>Legislative Obligations</b>	
	WSIAT	0.010
	Office of Worker Advisor	0.005
	Office of Employer Advisor	0.002
	OHSA	0.044
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.000
	Institute of Work & Health	0.002
	<b>Sub-Total</b>	<b>0.062</b>
<b>B.3</b>	<b>Prevention</b>	<b>0.023</b>
<b>B.4</b>	<b>TOTAL OVERHEAD EXPENSES</b>	<b>0.271</b>

## 2011 PREMIUM RATE COMPONENTS

### RATE GROUP 810: SCHOOL BOARDS

#### (CLASS H: GOVERNMENT AND RELATED SERVICES)

Component	2011 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2011 Premium Rate	2010 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2010 Premium Rate
<b>A. NEW CLAIMS COST</b>						
1. New Claims Cost	0.307	0.307	39%	0.316	0.316	41%
<b>B. OVERHEAD EXPENSES</b>						
1. WSIB Administrative	0.136			0.141		
2. Legislative Obligations	0.046			0.049		
3. Prevention	0.014			0.051		
4. TOTAL OVERHEAD EXPENSES	<u>0.196</u>	0.196	25%	<u>0.241</u>	0.241	31%
<b>C. PAST CLAIMS COST</b>						
1. Unfunded Liability	0.217			0.172		
2. (Gain)/Loss	0.056			0.050		
3. Bad Debts	0.001			N/A		
4. TOTAL PAST CLAIMS COST	<u>0.274</u>	0.274	35%	<u>0.222</u>	0.222	28%
<b>D. TOTAL PREMIUM RATE (A+B+C)</b>		<u><u>0.78</u></u>	<u>100%</u>		<u><u>0.78</u></u>	<u>100%</u>

## 2011 PREMIUM RATE COMPONENTS

### RATE GROUP 817: EDUCATIONAL FACILITIES

#### (CLASS H: GOVERNMENT AND RELATED SERVICES)

Component	2011 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2011 Premium Rate	2010 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2010 Premium Rate		
<b>A. NEW CLAIMS COST</b>						
1. New Claims Cost	0.142	0.142	39%	0.133	0.133	39%
<b>B. OVERHEAD EXPENSES</b>						
1. WSIB Administrative	0.063			0.059		
2. Legislative Obligations	0.021			0.020		
3. Prevention	0.011			0.031		
4. TOTAL OVERHEAD EXPENSES	<u>0.095</u>	0.095	26%	<u>0.110</u>	0.110	32%
<b>C. PAST CLAIMS COST</b>						
1. Unfunded Liability	0.100			0.072		
2. (Gain)/Loss	0.026			0.021		
3. Bad Debts	0.001			N/A		
4. TOTAL PAST CLAIMS COST	<u>0.127</u>	0.127	35%	<u>0.093</u>	0.093	27%
<b>D. TOTAL PREMIUM RATE (A+B+C)</b>	<u><u>0.36</u></u>	<u>100%</u>		<u><u>0.34</u></u>		<u>100%</u>

## 2011 PREMIUM RATE COMPONENTS

### RATE GROUP 830: POWER AND TELECOMMUNICATION LINES

#### (CLASS H: GOVERNMENT AND RELATED SERVICES)

Component	2011 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2011 Premium Rate	2010 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2010 Premium Rate
<b>A. NEW CLAIMS COST</b>						
1. New Claims Cost	1.903	1.903	45%	1.856	1.856	44%
<b>B. OVERHEAD EXPENSES</b>						
1. WSIB Administrative	0.405			0.375		
2. Legislative Obligations	0.138			0.131		
3. Prevention	0.101			0.584		
4. TOTAL OVERHEAD EXPENSES	<u>0.644</u>	0.644	15%	<u>1.090</u>	1.090	26%
<b>C. PAST CLAIMS COST</b>						
1. Unfunded Liability	1.347			1.008		
2. (Gain)/Loss	0.347			0.295		
3. Bad Debts	0.007			N/A		
4. TOTAL PAST CLAIMS COST	<u>1.701</u>	1.701	40%	<u>1.303</u>	1.303	31%
<b>D. TOTAL PREMIUM RATE (A+B+C)</b>						
		<u><u>4.25</u></u>	<u>100%</u>	<u><u>4.25</u></u>		<u>100%</u>

**2011 PREMIUM RATE COMPONENTS**  
**RATE GROUP 833: ELECTRIC POWER GENERATION**  
**(CLASS H: GOVERNMENT AND RELATED SERVICES)**

Component	2011 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2011 Premium Rate	2010 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2010 Premium Rate
<b>A. NEW CLAIMS COST</b>						
1. New Claims Cost	0.281	0.281	37%	0.248	0.248	33%
<b>B. OVERHEAD EXPENSES</b>						
1. WSIB Administrative	0.152			0.136		
2. Legislative Obligations	0.015			0.013		
3. Prevention	0.063			0.186		
4. TOTAL OVERHEAD EXPENSES	<u>0.230</u>	0.230	30%	<u>0.335</u>	0.335	44%
<b>C. PAST CLAIMS COST</b>						
1. Unfunded Liability	0.199			0.135		
2. (Gain)/Loss	0.051			0.039		
3. Bad Debts	0.001			N/A		
4. TOTAL PAST CLAIMS COST	<u>0.251</u>	0.251	33%	<u>0.174</u>	0.174	23%
<b>D. TOTAL PREMIUM RATE (A+B+C)</b>		<u><u>0.76</u></u>	<u><u>100%</u></u>		<u><u>0.76</u></u>	<u><u>100%</u></u>

## 2011 PREMIUM RATE COMPONENTS

### RATE GROUP 835: OIL, POWER AND WATER DISTRIBUTION

#### (CLASS H: GOVERNMENT AND RELATED SERVICES)

Component	2011 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2011 Premium Rate	2010 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2010 Premium Rate		
<b>A. NEW CLAIMS COST</b>						
1. New Claims Cost	0.386	0.386	37%	0.348	0.348	34%
<b>B. OVERHEAD EXPENSES</b>						
1. WSIB Administrative	0.171			0.155		
2. Legislative Obligations	0.058			0.054		
3. Prevention	0.066			0.211		
4. TOTAL OVERHEAD EXPENSES	<u>0.295</u>	0.295	29%	<u>0.420</u>	0.420	42%
<b>C. PAST CLAIMS COST</b>						
1. Unfunded Liability	0.273			0.189		
2. (Gain)/Loss	0.070			0.055		
3. Bad Debts	0.002			N/A		
4. TOTAL PAST CLAIMS COST	<u>0.345</u>	0.345	33%	<u>0.244</u>	0.244	24%
<b>D. TOTAL PREMIUM RATE (A+B+C)</b>	<u><u>1.03</u></u>	<u>100%</u>		<u><u>1.01</u></u>	<u>100%</u>	

## 2011 PREMIUM RATE COMPONENTS

### RATE GROUP 838: NATURAL GAS DISTRIBUTION

#### (CLASS H: GOVERNMENT AND RELATED SERVICES)

Component	2011 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2011 Premium Rate	2010 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2010 Premium Rate		
<b>A. NEW CLAIMS COST</b>						
1. New Claims Cost	0.242	0.242	36%	0.238	0.238	42%
<b>B. OVERHEAD EXPENSES</b>						
1. WSIB Administrative	0.108			0.106		
2. Legislative Obligations	0.036			0.037		
3. Prevention	0.063			0.024		
4. TOTAL OVERHEAD EXPENSES	<u>0.207</u>	0.207	31%	<u>0.167</u>	0.167	29%
<b>C. PAST CLAIMS COST</b>						
1. Unfunded Liability	0.171			0.129		
2. (Gain)/Loss	0.044			0.038		
3. Bad Debts	0.001			N/A		
4. TOTAL PAST CLAIMS COST	<u>0.216</u>	0.216	32%	<u>0.167</u>	0.167	29%
<b>D. TOTAL PREMIUM RATE (A+B+C)</b>	<u><u>0.67</u></u>	<u><u>100%</u></u>		<u><u>0.57</u></u>	<u><u>100%</u></u>	

**2011 PREMIUM RATE COMPONENTS**  
**RATE GROUP 845: LOCAL GOVERNMENT SERVICES**  
**(CLASS H: GOVERNMENT AND RELATED SERVICES)**

Component	2011 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2011 Premium Rate	2010 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2010 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. New Claims Cost	0.975	45%	0.875	47%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.267		0.253	
2. Legislative Obligations	0.091		0.088	
3. Prevention	0.023		0.034	
4. TOTAL OVERHEAD EXPENSES	<u>0.381</u>	18%	<u>0.375</u>	20%
<b>C. PAST CLAIMS COST</b>				
1. Unfunded Liability	0.628		0.475	
2. (Gain)/Loss	0.162		0.139	
3. Bad Debts	0.003		N/A	
4. TOTAL PAST CLAIMS COST	<u>0.793</u>	37%	<u>0.614</u>	33%
<b>D. TOTAL PREMIUM RATE (A+B+C)</b>	<u><u>2.15</u></u>	<u>100%</u>	<u><u>1.86</u></u>	<u>100%</u>



## 2011 PREMIUM RATE COMPONENTS

### RATE GROUP 851: HOMES FOR NURSING CARE

#### (CLASS H: GOVERNMENT AND RELATED SERVICES)

Component	2011 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2011 Premium Rate	2010 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2010 Premium Rate
<b>A. NEW CLAIMS COST</b>						
1. New Claims Cost	1.410	1.410	45%	1.322	1.322	49%
<b>B. OVERHEAD EXPENSES</b>						
1. WSIB Administrative	0.338			0.308		
2. Legislative Obligations	0.115			0.107		
3. Prevention	0.031			0.025		
4. TOTAL OVERHEAD EXPENSES	<u>0.484</u>	0.484	15%	<u>0.440</u>	0.440	16%
<b>C. PAST CLAIMS COST</b>						
1. Unfunded Liability	0.997			0.718		
2. (Gain)/Loss	0.257			0.210		
3. Bad Debts	0.004			N/A		
4. TOTAL PAST CLAIMS COST	<u>1.258</u>	1.258	40%	<u>0.928</u>	0.928	34%
<b>D. TOTAL PREMIUM RATE (A+B+C)</b>		<u><u>3.15</u></u>	<u>100%</u>		<u><u>2.69</u></u>	<u>100%</u>

**2011 PREMIUM RATE COMPONENTS**  
**RATE GROUP 852: HOMES FOR RESIDENTIAL CARE**  
**(CLASS H: GOVERNMENT AND RELATED SERVICES)**

Component	2011 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2011 Premium Rate	2010 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2010 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. New Claims Cost	1.413	45%	1.541	50%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.338		0.336	
2. Legislative Obligations	0.115		0.117	
3. Prevention	0.031		0.028	
4. TOTAL OVERHEAD EXPENSES	<u>0.484</u>	15%	<u>0.481</u>	16%
<b>C. PAST CLAIMS COST</b>				
1. Unfunded Liability	1.000		0.837	
2. (Gain)/Loss	0.257		0.245	
3. Bad Debts	0.005		N/A	
4. TOTAL PAST CLAIMS COST	<u>1.262</u>	40%	<u>1.082</u>	35%
<b>D. TOTAL PREMIUM RATE (A+B+C)</b>	<u><u>3.16</u></u>	<u>100%</u>	<u><u>3.10</u></u>	<u>100%</u>

## 2011 PREMIUM RATE COMPONENTS

### RATE GROUP 853: HOSPITALS\*

#### (CLASS H: GOVERNMENT AND RELATED SERVICES)

Component	2011 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2011 Premium Rate	2010 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2010 Premium Rate		
<b>A. NEW CLAIMS COST</b>						
1. New Claims Cost	0.418	0.418	39%	0.421	0.421	43%
<b>B. OVERHEAD EXPENSES</b>						
1. WSIB Administrative	0.185			0.188		
2. Legislative Obligations	0.063			0.065		
3. Prevention	0.015			0.013		
4. TOTAL OVERHEAD EXPENSES	<u>0.263</u>	0.263	25%	<u>0.266</u>	0.266	27%
<b>C. PAST CLAIMS COST</b>						
1. Unfunded Liability	0.296			0.229		
2. (Gain)/Loss	0.076			0.067		
3. Bad Debts	0.002			N/A		
4. TOTAL PAST CLAIMS COST	<u>0.374</u>	0.374	35%	<u>0.296</u>	0.296	30%
<b>D. TOTAL PREMIUM RATE (A+B+C)</b>	<u><u>1.06</u></u>	<u>100%</u>		<u><u>0.98</u></u>	<u>100%</u>	

\* Experience for rate groups 853 and 861 has been combined in order to determine a common 2011 premium rate.

## 2011 PREMIUM RATE COMPONENTS

### RATE GROUP 857: NURSING SERVICES

#### (CLASS H: GOVERNMENT AND RELATED SERVICES)

Component	2011 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2011 Premium Rate	2010 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2010 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. New Claims Cost	1.416	45%	1.448	49%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.338		0.324	
2. Legislative Obligations	0.116		0.113	
3. Prevention	0.031		0.027	
4. TOTAL OVERHEAD EXPENSES	<u>0.485</u>	15%	<u>0.464</u>	16%
<b>C. PAST CLAIMS COST</b>				
1. Unfunded Liability	1.001		0.786	
2. (Gain)/Loss	0.258		0.230	
3. Bad Debts	0.005		N/A	
4. TOTAL PAST CLAIMS COST	<u>1.264</u>	40%	<u>1.016</u>	35%
<b>D. TOTAL PREMIUM RATE (A+B+C)</b>	<u><u>3.17</u></u>	<u>100%</u>	<u><u>2.93</u></u>	<u>100%</u>

## 2011 PREMIUM RATE COMPONENTS

### RATE GROUP 858: GROUP HOMES

#### (CLASS H: GOVERNMENT AND RELATED SERVICES)

Component	2011 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2011 Premium Rate	2010 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2010 Premium Rate
<b>A. NEW CLAIMS COST</b>						
1. New Claims Cost	1.341	1.341	45%	1.467	1.467	50%
<b>B. OVERHEAD EXPENSES</b>						
1. WSIB Administrative	0.328			0.326		
2. Legislative Obligations	0.112			0.114		
3. Prevention	0.030			0.027		
4. TOTAL OVERHEAD EXPENSES	<u>0.470</u>	0.470	16%	<u>0.467</u>	0.467	16%
<b>C. PAST CLAIMS COST</b>						
1. Unfunded Liability	0.949			0.796		
2. (Gain)/Loss	0.244			0.233		
3. Bad Debts	0.005			N/A		
4. TOTAL PAST CLAIMS COST	<u>1.198</u>	1.198	40%	<u>1.029</u>	1.029	35%
<b>D. TOTAL PREMIUM RATE (A+B+C)</b>		<u><u>3.01</u></u>	<u>100%</u>		<u><u>2.96</u></u>	<u>100%</u>

## 2011 PREMIUM RATE COMPONENTS

### RATE GROUP 861: TREATMENT CLINICS AND SPECIALIZED SERVICES\*

#### (CLASS H: GOVERNMENT AND RELATED SERVICES)

Component	2011 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2011 Premium Rate	2010 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2010 Premium Rate		
<b>A. NEW CLAIMS COST</b>						
1. New Claims Cost	0.418	0.418	39%	0.421	0.421	43%
<b>B. OVERHEAD EXPENSES</b>						
1. WSIB Administrative	0.185			0.188		
2. Legislative Obligations	0.063			0.065		
3. Prevention	0.015			0.013		
4. TOTAL OVERHEAD EXPENSES	<u>0.263</u>	0.263	25%	<u>0.266</u>	0.266	27%
<b>C. PAST CLAIMS COST</b>						
1. Unfunded Liability	0.296			0.229		
2. (Gain)/Loss	0.076			0.067		
3. Bad Debts	0.002			N/A		
4. TOTAL PAST CLAIMS COST	<u>0.374</u>	0.374	35%	<u>0.296</u>	0.296	30%
<b>D. TOTAL PREMIUM RATE (A+B+C)</b>	<u><u>1.06</u></u>	<u>100%</u>		<u><u>0.98</u></u>	<u>100%</u>	

\* Experience for rate groups 853 and 861 has been combined in order to determine a common 2011 premium rate.

## 2011 PREMIUM RATE COMPONENTS

### RATE GROUP 875: PROFESSIONAL OFFICES AND AGENCIES

#### (CLASS H: GOVERNMENT AND RELATED SERVICES)

Component	2011 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2011 Premium Rate	2010 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2010 Premium Rate
<b>A. NEW CLAIMS COST</b>						
1. New Claims Cost	0.282	0.282	40%	0.299	0.299	43%
<b>B. OVERHEAD EXPENSES</b>						
1. WSIB Administrative	0.125			0.133		
2. Legislative Obligations	0.042			0.046		
3. Prevention	0.013			0.012		
4. TOTAL OVERHEAD EXPENSES	<u>0.180</u>	0.180	25%	<u>0.191</u>	0.191	27%
<b>C. PAST CLAIMS COST</b>						
1. Unfunded Liability	0.199			0.162		
2. (Gain)/Loss	0.051			0.048		
3. Bad Debts	0.001			N/A		
4. TOTAL PAST CLAIMS COST	<u>0.251</u>	0.251	35%	<u>0.210</u>	0.210	30%
<b>D. TOTAL PREMIUM RATE (A+B+C)</b>		<u><u>0.71</u></u>	<u>100%</u>		<u><u>0.70</u></u>	<u>100%</u>

## 2011 PREMIUM RATE COMPONENTS

### CLASS H: GOVERNMENT AND RELATED SERVICES

Component	2011 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2011 Premium Rate	2010 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2010 Premium Rate		
<b>A. NEW CLAIMS COST</b>						
1. New Claims Cost	0.547	0.547	42%	0.541	0.541	45%
<b>B. OVERHEAD EXPENSES</b>						
1. WSIB Administrative	0.186			0.183		
2. Legislative Obligations	0.062			0.062		
3. Prevention	0.023			0.042		
4. TOTAL OVERHEAD EXPENSES	<u>0.271</u>	0.271	21%	<u>0.287</u>	0.287	24%
<b>C. PAST CLAIMS COST</b>						
1. Unfunded Liability	0.384			0.294		
2. (Gain)/Loss	0.099			0.086		
3. Bad Debts	0.002			N/A		
4. TOTAL PAST CLAIMS COST	<u>0.485</u>	0.485	37%	<u>0.380</u>	0.380	31%
<b>D. TOTAL PREMIUM RATE (A+B+C)</b>	<u><u>1.30</u></u>	<u>100%</u>		<u><u>1.21</u></u>	<u>100%</u>	



## 2011 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>2011 Premium Rate</u> (\$)
810	SCHOOL BOARDS	0.307	0.196	0.274	0.78
817	EDUCATIONAL FACILITIES	0.142	0.095	0.127	0.36
830	POWER AND TELECOMMUNICATION LINES	1.903	0.644	1.701	4.25
833	ELECTRIC POWER GENERATION	0.281	0.230	0.251	0.76
835	OIL, POWER AND WATER DISTRIBUTION	0.386	0.295	0.345	1.03
838	NATURAL GAS DISTRIBUTION	0.242	0.207	0.216	0.67
845	LOCAL GOVERNMENT SERVICES	0.975	0.381	0.793	2.15
851	HOMES FOR NURSING CARE	1.410	0.484	1.258	3.15
852	HOMES FOR RESIDENTIAL CARE	1.413	0.484	1.262	3.16
853	HOSPITALS	0.418	0.263	0.374	1.06
857	NURSING SERVICES	1.416	0.485	1.264	3.17
858	GROUP HOMES	1.341	0.470	1.198	3.01
861	TREATMENT CLINICS AND SPECIALIZED SERVICES	0.418	0.263	0.374	1.06
875	PROFESSIONAL OFFICES AND AGENCIES	0.282	0.180	0.251	0.71
<b>CLASS H</b>	<b>GOVERNMENT AND RELATED SERVICES</b>	<b>0.547</b>	<b>0.271</b>	<b>0.485</b>	<b>1.30</b>



**wsib** 2011  
Premium  
Rates **MANUAL**

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**SECTION 61**

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*Class I – Other Services*

## 2011 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
2004	\$514,286,251	\$66,800	\$28,567	18,003	723	4.02%
2005	\$542,786,948	\$67,700	\$28,021	19,371	785	4.05%
2006	\$580,556,625	\$69,400	\$29,288	19,822	822	4.15%
2007	\$612,491,113	\$71,800	\$30,734	19,929	920	4.62%
2008	\$634,842,770	\$73,300	\$31,030	20,459	878	4.29%
2009	\$643,436,040	\$74,600	\$30,810	20,884	788	3.77%
2010	\$680,462,905	\$77,600	\$32,328	21,049	780	3.71%
2011	\$686,205,964	\$79,600	\$32,344	21,216	771	3.63%

## 2011 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
2004	\$717,758,688	\$66,800	\$32,399	22,154	608	2.74%
2005	\$738,887,677	\$67,700	\$32,077	23,035	629	2.73%
2006	\$792,688,398	\$69,400	\$33,571	23,612	615	2.60%
2007	\$856,422,235	\$71,800	\$33,289	25,727	613	2.38%
2008	\$922,692,712	\$73,300	\$33,494	27,548	610	2.21%
2009	\$973,514,052	\$74,600	\$34,636	28,107	528	1.88%
2010	\$1,004,296,392	\$77,600	\$35,451	28,329	502	1.77%
2011	\$1,038,224,634	\$79,600	\$36,360	28,554	476	1.67%

## 2011 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
2004	\$714,648,804	\$66,800	\$25,351	28,190	1,123	3.98%
2005	\$741,577,395	\$67,700	\$26,594	27,885	1,265	4.54%
2006	\$788,695,179	\$69,400	\$27,926	28,242	1,113	3.94%
2007	\$839,735,123	\$71,800	\$28,907	29,050	1,209	4.16%
2008	\$901,198,023	\$73,300	\$28,369	31,767	1,258	3.96%
2009	\$925,711,530	\$74,600	\$31,490	29,397	1,146	3.90%
2010	\$954,982,363	\$77,600	\$32,231	29,629	1,134	3.83%
2011	\$987,244,625	\$79,600	\$33,057	29,865	1,121	3.75%

## 2011 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
2004	\$4,620,002,136	\$66,800	\$17,440	264,908	15,423	5.82%
2005	\$4,789,607,238	\$67,700	\$17,902	267,546	15,151	5.66%
2006	\$5,066,324,657	\$69,400	\$19,495	259,878	14,789	5.69%
2007	\$5,307,828,391	\$71,800	\$19,573	271,181	14,234	5.25%
2008	\$5,593,458,704	\$73,300	\$19,736	283,414	14,073	4.97%
2009	\$5,646,689,708	\$74,600	\$19,811	285,028	11,415	4.00%
2010	\$5,834,407,308	\$77,600	\$20,309	287,280	10,843	3.77%
2011	\$6,030,924,969	\$79,600	\$20,807	289,851	10,296	3.55%

## 2011 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
2004	\$717,567,777	\$66,800	\$22,454	31,957	1,941	6.07%
2005	\$744,547,830	\$67,700	\$23,279	31,984	2,091	6.54%
2006	\$795,284,780	\$69,400	\$23,298	34,135	2,158	6.32%
2007	\$833,963,138	\$71,800	\$24,994	33,367	2,098	6.29%
2008	\$872,022,576	\$73,300	\$25,462	34,248	1,949	5.69%
2009	\$871,078,995	\$74,600	\$25,407	34,285	1,785	5.21%
2010	\$900,036,998	\$77,600	\$26,046	34,556	1,767	5.11%
2011	\$930,352,531	\$79,600	\$26,684	34,865	1,748	5.01%

## 2011 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
2004	\$681,695,714	\$66,800	\$19,879	34,292	1,808	5.27%
2005	\$739,839,135	\$67,700	\$21,509	34,397	1,967	5.72%
2006	\$806,078,059	\$69,400	\$21,738	37,082	1,861	5.02%
2007	\$862,492,532	\$71,800	\$22,281	38,710	1,941	5.01%
2008	\$923,033,415	\$73,300	\$23,811	38,765	1,984	5.12%
2009	\$959,644,511	\$74,600	\$24,617	38,983	1,709	4.38%
2010	\$1,014,867,757	\$77,600	\$25,830	39,291	1,657	4.22%
2011	\$1,023,433,169	\$79,600	\$25,842	39,603	1,605	4.05%



## 2011 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
2004	\$880,029,842	\$66,800	\$19,637	44,815	5,672	12.66%
2005	\$955,169,306	\$67,700	\$20,385	46,856	5,688	12.14%
2006	\$1,023,297,623	\$69,400	\$21,354	47,921	5,188	10.83%
2007	\$1,040,443,549	\$71,800	\$22,597	46,043	4,803	10.43%
2008	\$1,000,268,352	\$73,300	\$22,608	44,244	3,968	8.97%
2009	\$790,302,240	\$74,600	\$23,088	34,230	2,309	6.75%
2010	\$816,574,914	\$77,600	\$23,669	34,500	2,101	6.09%
2011	\$844,079,232	\$79,600	\$24,249	34,809	1,911	5.49%

**2011 PREMIUM RATES**  
**6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

**RATE GROUP 933: EQUIPMENT RENTAL AND REPAIR SERVICES**

**(CLASS I: OTHER SERVICES)**

<b>Year</b>	<b>Insurable Earnings</b>	<b>Maximum Insurable Earnings Ceiling</b>	<b>Average Insurable Earnings</b>	<b>Employment</b>	<b>Total Number of Injuries</b>	<b>Total Injury Rate</b>
2004	\$376,387,831	\$66,800	\$29,431	12,789	1,008	7.88%
2005	\$381,502,021	\$67,700	\$30,406	12,547	887	7.07%
2006	\$384,666,736	\$69,400	\$30,619	12,563	825	6.57%
2007	\$394,077,996	\$71,800	\$30,988	12,717	854	6.72%
2008	\$394,081,377	\$73,300	\$30,363	12,979	853	6.57%
2009	\$369,894,945	\$74,600	\$29,905	12,369	551	4.45%
2010	\$382,191,670	\$77,600	\$30,656	12,467	523	4.20%
2011	\$395,064,856	\$79,600	\$31,407	12,579	497	3.95%

## 2011 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
2004	\$887,694,859	\$66,800	\$26,158	33,936	1,740	5.13%
2005	\$911,052,795	\$67,700	\$28,015	32,520	1,778	5.47%
2006	\$913,793,441	\$69,400	\$26,643	34,298	1,672	4.87%
2007	\$911,875,311	\$71,800	\$27,318	33,380	1,549	4.64%
2008	\$918,292,312	\$73,300	\$27,748	33,094	1,536	4.64%
2009	\$912,299,584	\$74,600	\$27,334	33,376	1,359	4.07%
2010	\$942,627,917	\$77,600	\$28,021	33,640	1,291	3.84%
2011	\$974,378,020	\$79,600	\$28,708	33,941	1,226	3.61%

## 2011 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
2004	\$300,590,515	\$66,800	\$21,359	14,073	545	3.87%
2005	\$316,442,313	\$67,700	\$21,226	14,908	623	4.18%
2006	\$334,322,853	\$69,400	\$23,214	14,402	523	3.63%
2007	\$347,653,796	\$71,800	\$22,351	15,554	522	3.36%
2008	\$367,908,882	\$73,300	\$22,957	16,026	622	3.88%
2009	\$376,807,969	\$74,600	\$22,739	16,571	480	2.90%
2010	\$389,334,510	\$77,600	\$23,311	16,702	475	2.84%
2011	\$402,448,285	\$79,600	\$23,883	16,851	470	2.79%

## 2011 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
2004	\$3,319,618,143	\$66,800	\$29,046	114,288	379	0.33%
2005	\$3,566,385,057	\$67,700	\$29,479	120,981	437	0.36%
2006	\$3,843,514,615	\$69,400	\$30,010	128,074	409	0.32%
2007	\$4,059,282,462	\$71,800	\$30,901	131,364	413	0.31%
2008	\$4,232,376,220	\$73,300	\$37,006	114,370	407	0.36%
2009	\$3,868,294,584	\$74,600	\$35,304	109,571	354	0.32%
2010	\$3,974,908,614	\$77,600	\$35,993	110,437	350	0.32%
2011	\$4,131,516,978	\$79,600	\$37,079	111,425	347	0.31%

## 2011 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
2004	\$6,097,862,359	\$66,800	\$32,230	189,198	1,667	0.88%
2005	\$6,424,123,029	\$67,700	\$33,102	194,071	1,885	0.97%
2006	\$6,884,782,836	\$69,400	\$32,541	211,573	1,779	0.84%
2007	\$7,507,169,871	\$71,800	\$32,832	228,654	2,049	0.90%
2008	\$8,029,859,184	\$73,300	\$34,992	229,477	1,945	0.85%
2009	\$8,027,735,729	\$74,600	\$35,191	228,119	1,458	0.64%
2010	\$8,281,571,298	\$77,600	\$36,019	229,921	1,443	0.63%
2011	\$8,561,348,425	\$79,600	\$36,942	231,749	1,427	0.62%

## 2011 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
2004	\$862,226,896	\$66,800	\$34,045	25,326	652	2.57%
2005	\$936,776,336	\$67,700	\$37,530	24,961	652	2.61%
2006	\$931,583,262	\$69,400	\$32,179	28,950	611	2.11%
2007	\$969,855,228	\$71,800	\$37,091	26,148	644	2.46%
2008	\$928,693,350	\$73,300	\$35,278	26,325	585	2.22%
2009	\$1,002,525,300	\$74,600	\$38,100	26,313	576	2.19%
2010	\$1,035,853,082	\$77,600	\$39,058	26,521	547	2.06%
2011	\$1,070,743,246	\$79,600	\$40,016	26,758	520	1.94%

## 2011 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
2004	\$245,578,967	\$66,800	\$28,378	8,654	651	7.52%
2005	\$254,483,607	\$67,700	\$28,889	8,809	640	7.27%
2006	\$263,009,273	\$69,400	\$29,708	8,853	652	7.36%
2007	\$266,001,623	\$71,800	\$31,682	8,396	625	7.44%
2008	\$265,519,820	\$73,300	\$30,460	8,717	649	7.45%
2009	\$260,800,596	\$74,600	\$32,004	8,149	556	6.82%
2010	\$270,535,007	\$77,600	\$32,940	8,213	550	6.70%
2011	\$278,136,308	\$79,600	\$33,599	8,278	544	6.57%



## 2011 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
2004	\$810,548,138	\$66,800	\$30,682	26,418	411	1.56%
2005	\$832,033,169	\$67,700	\$30,566	27,221	385	1.41%
2006	\$877,913,514	\$69,400	\$31,093	28,235	383	1.36%
2007	\$934,932,561	\$71,800	\$33,689	27,752	406	1.46%
2008	\$992,018,880	\$73,300	\$32,832	30,215	391	1.29%
2009	\$1,039,549,644	\$74,600	\$34,234	30,366	369	1.22%
2010	\$1,074,108,257	\$77,600	\$35,095	30,606	351	1.15%
2011	\$1,110,286,952	\$79,600	\$35,955	30,880	333	1.08%

## 2011 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
2004	\$1,155,905,150	\$66,800	\$42,565	27,156	208	0.77%
2005	\$1,243,090,775	\$67,700	\$42,678	29,127	281	0.96%
2006	\$1,355,537,733	\$69,400	\$43,170	31,400	274	0.87%
2007	\$1,533,312,724	\$71,800	\$44,280	34,628	256	0.74%
2008	\$1,653,437,801	\$73,300	\$44,771	36,931	280	0.76%
2009	\$1,730,656,468	\$74,600	\$46,796	36,983	267	0.72%
2010	\$1,795,328,770	\$77,600	\$47,927	37,460	255	0.68%
2011	\$1,820,779,665	\$79,600	\$48,080	37,870	242	0.64%

## 2011 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
2004	\$22,902,402,070	\$66,800	\$25,556	896,157	34,559	3.86%
2005	\$24,118,304,631	\$67,700	\$26,324	916,219	35,144	3.84%
2006	\$25,642,049,584	\$69,400	\$27,019	949,040	33,674	3.55%
2007	\$27,277,537,653	\$71,800	\$27,761	982,600	33,136	3.37%
2008	\$28,629,704,378	\$73,300	\$28,960	988,579	31,988	3.24%
2009	\$28,398,941,895	\$74,600	\$29,195	972,731	25,650	2.64%
2010	\$29,352,087,762	\$77,600	\$29,933	980,601	24,569	2.51%
2011	\$30,285,167,859	\$79,600	\$30,619	989,094	23,534	2.38%

## 2011 PREMIUM RATES

### NEW CLAIMS COST BY RATE GROUP

<b>Rate Group</b>	<b>Description</b>	<b>2011 New Claims Cost</b>		<b>2011 Premium</b>
		<b>Cost Index *</b> (%)	<b>Cost per Claim</b> (\$)	<b>Rate</b> (\$)
905	APARTMENT AND CONDOMINIUM SERVICES	174%	11,520	2.91
908	OTHER REAL ESTATE SERVICES	162%	10,766	1.25
911	SECURITY AND INVESTIGATION SERVICES	92%	6,124	1.67
919	RESTAURANTS AND CATERING	60%	3,997	1.65
921	HOTELS, MOTELS AND CAMPING	106%	7,046	2.97
923	JANITORIAL SERVICES	155%	10,258	3.57
929	SUPPLY OF NON-CLERICAL LABOUR	147%	9,771	4.83
933	EQUIPMENT RENTAL AND REPAIR SERVICES	157%	10,393	2.95
937	RECREATIONAL SERVICES AND FACILITIES	108%	7,185	2.10
944	PERSONAL SERVICES	180%	11,914	3.12
956	LEGAL AND FINANCIAL SERVICES	138%	9,176	0.21
958	TECHNICAL AND BUSINESS SERVICES	131%	8,712	0.38
962	ADVERTISING AND ENTERTAINMENT	128%	8,496	1.05
975	LINEN AND LAUNDRY SERVICES	138%	9,164	3.94
981	MEMBERSHIP ORGANIZATIONS	152%	10,056	0.77
983	COMMUNICATIONS INDUSTRIES	169%	11,195	0.37
<b>CLASS I</b>	<b>OTHER SERVICES</b>		<b>6,804</b>	<b>1.25</b>

\* The Cost Index compares the average cost of a claim for a Rate Group to that of the Class.  
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**2011 PREMIUM RATES  
 SUB-COMPONENTS OF OVERHEAD EXPENSES**

**RATE GROUP 905: APARTMENT AND CONDOMINIUM SERVICES**

**(CLASS I: OTHER SERVICES)**

<b>Overhead Expenses Component</b>	<b>Overhead Expenses Sub-Component</b>	<b>Premium Rate Component</b>
<b>B.1</b>	WSIB Administrative	<b>0.332</b>
<b>B.2</b>	Legislative Obligations	
	WSIAT	0.017
	Office of Worker Advisor	0.008
	Office of Employer Advisor	0.003
	OHSA	0.081
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	<b>Sub-Total</b>	<b>0.113</b>
<b>B.3</b>	Prevention	
	Workplace Safety and Prevention Services	<b>0.048</b>
<b>B.4</b>	<b>TOTAL OVERHEAD EXPENSES</b>	<b>0.493</b>

**2011 PREMIUM RATES  
SUB-COMPONENTS OF OVERHEAD EXPENSES**

**RATE GROUP 908: OTHER REAL ESTATE SERVICES**

**(CLASS I: OTHER SERVICES)**

<b>Overhead Expenses Component</b>	<b>Overhead Expenses Sub-Component</b>	<b>Premium Rate Component</b>
<b>B.1</b>	WSIB Administrative	<b>0.218</b>
<b>B.2</b>	Legislative Obligations	
	WSIAT	0.011
	Office of Worker Advisor	0.005
	Office of Employer Advisor	0.002
	OHSA	0.053
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.000
	Institute of Work & Health	0.002
	<b>Sub-Total</b>	<b>0.074</b>
<b>B.3</b>	Prevention	
	Workplace Safety and Prevention Services	<b>0.029</b>
<b>B.4</b>	<b>TOTAL OVERHEAD EXPENSES</b>	<b>0.321</b>

**2011 PREMIUM RATES  
 SUB-COMPONENTS OF OVERHEAD EXPENSES**

**RATE GROUP 911: SECURITY AND INVESTIGATION SERVICES**

**(CLASS I: OTHER SERVICES)**

<b>Overhead Expenses Component</b>	<b>Overhead Expenses Sub-Component</b>	<b>Premium Rate Component</b>
<b>B.1</b>	WSIB Administrative	<b>0.246</b>
<b>B.2</b>	Legislative Obligations	
	WSIAT	0.013
	Office of Worker Advisor	0.006
	Office of Employer Advisor	0.002
	OHSA	0.060
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.000
	Institute of Work & Health	0.002
	<b>Sub-Total</b>	<b>0.084</b>
<b>B.3</b>	Prevention	
	Workplace Safety and Prevention Services	<b>0.034</b>
<b>B.4</b>	<b>TOTAL OVERHEAD EXPENSES</b>	<b>0.364</b>

**2011 PREMIUM RATES  
 SUB-COMPONENTS OF OVERHEAD EXPENSES**

**RATE GROUP 919: RESTAURANTS AND CATERING**

**(CLASS I: OTHER SERVICES)**

<b>Overhead Expenses Component</b>	<b>Overhead Expenses Sub-Component</b>	<b>Premium Rate Component</b>
<b>B.1</b>	WSIB Administrative	<b>0.245</b>
<b>B.2</b>	Legislative Obligations	
	WSIAT	0.013
	Office of Worker Advisor	0.006
	Office of Employer Advisor	0.002
	OHSA	0.060
	Mine Rescue	0.000
	Construction Certification Training Program Administration	0.000
	Institute of Work & Health	0.002
	<b>Sub-Total</b>	<b>0.083</b>
<b>B.3</b>	Prevention	
	Workplace Safety and Prevention Services	<b>0.034</b>
<b>B.4</b>	<b>TOTAL OVERHEAD EXPENSES</b>	<b>0.362</b>



**2011 PREMIUM RATES  
 SUB-COMPONENTS OF OVERHEAD EXPENSES**

**RATE GROUP 921: HOTELS, MOTELS AND CAMPING**

**(CLASS I: OTHER SERVICES)**

<b>Overhead Expenses Component</b>	<b>Overhead Expenses Sub-Component</b>	<b>Premium Rate Component</b>
<b>B.1</b>	WSIB Administrative	<b>0.337</b>
<b>B.2</b>	Legislative Obligations	
	WSIAT	0.017
	Office of Worker Advisor	0.008
	Office of Employer Advisor	0.003
	OHSA	0.082
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	<b>Sub-Total</b>	<b>0.115</b>
<b>B.3</b>	Prevention	
	Workplace Safety and Prevention Services	<b>0.049</b>
<b>B.4</b>	<b>TOTAL OVERHEAD EXPENSES</b>	<b>0.501</b>

**2011 PREMIUM RATES  
 SUB-COMPONENTS OF OVERHEAD EXPENSES**

**RATE GROUP 923: JANITORIAL SERVICES**

**(CLASS I: OTHER SERVICES)**

<b>Overhead Expenses Component</b>	<b>Overhead Expenses Sub-Component</b>	<b>Premium Rate Component</b>
<b>B.1</b>	WSIB Administrative	<b>0.378</b>
<b>B.2</b>	Legislative Obligations	
	WSIAT	0.020
	Office of Worker Advisor	0.010
	Office of Employer Advisor	0.003
	OHSA	0.093
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.001
	Institute of Work & Health	0.004
	<b>Sub-Total</b>	<b>0.129</b>
<b>B.3</b>	Prevention	
	Workplace Safety and Prevention Services	<b>0.055</b>
<b>B.4</b>	<b>TOTAL OVERHEAD EXPENSES</b>	<b>0.562</b>

**2011 PREMIUM RATES  
SUB-COMPONENTS OF OVERHEAD EXPENSES**

**RATE GROUP 929: SUPPLY OF NON-CLERICAL LABOUR**

**(CLASS I: OTHER SERVICES)**

<b>Overhead Expenses Component</b>	<b>Overhead Expenses Sub-Component</b>	<b>Premium Rate Component</b>
<b>B.1</b>	WSIB Administrative	<b>0.465</b>
<b>B.2</b>	Legislative Obligations	
	WSIAT	0.024
	Office of Worker Advisor	0.012
	Office of Employer Advisor	0.004
	OHSA	0.114
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.001
	Institute of Work & Health	0.005
	<b>Sub-Total</b>	<b>0.159</b>
<b>B.3</b>	Prevention	
	Workplace Safety and Prevention Services	<b>0.069</b>
<b>B.4</b>	<b>TOTAL OVERHEAD EXPENSES</b>	<b>0.693</b>

**2011 PREMIUM RATES  
 SUB-COMPONENTS OF OVERHEAD EXPENSES**

**RATE GROUP 933: EQUIPMENT RENTAL AND REPAIR SERVICES**

**(CLASS I: OTHER SERVICES)**

<b>Overhead Expenses Component</b>	<b>Overhead Expenses Sub-Component</b>	<b>Premium Rate Component</b>
<b>B.1</b>	WSIB Administrative	<b>0.335</b>
<b>B.2</b>	Legislative Obligations	
	WSIAT	0.017
	Office of Worker Advisor	0.008
	Office of Employer Advisor	0.003
	OHSA	0.082
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	<b>Sub-Total</b>	<b>0.114</b>
<b>B.3</b>	Prevention	
	Workplace Safety and Prevention Services	<b>0.048</b>
<b>B.4</b>	<b>TOTAL OVERHEAD EXPENSES</b>	<b>0.497</b>

**2011 PREMIUM RATES  
 SUB-COMPONENTS OF OVERHEAD EXPENSES**

**RATE GROUP 937: RECREATIONAL SERVICES AND FACILITIES**

**(CLASS I: OTHER SERVICES)**

<b>Overhead Expenses Component</b>	<b>Overhead Expenses Sub-Component</b>	<b>Premium Rate Component</b>
<b>B.1</b>	WSIB Administrative	<b>0.276</b>
<b>B.2</b>	Legislative Obligations	
	WSIAT	0.014
	Office of Worker Advisor	0.007
	Office of Employer Advisor	0.002
	OHSA	0.067
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	<b>Sub-Total</b>	<b>0.094</b>
<b>B.3</b>	Prevention	
	Workplace Safety and Prevention Services	<b>0.039</b>
<b>B.4</b>	<b>TOTAL OVERHEAD EXPENSES</b>	<b>0.409</b>

**2011 PREMIUM RATES  
 SUB-COMPONENTS OF OVERHEAD EXPENSES**

**RATE GROUP 944: PERSONAL SERVICES**

**(CLASS I: OTHER SERVICES)**

<b>Overhead Expenses Component</b>	<b>Overhead Expenses Sub-Component</b>	<b>Premium Rate Component</b>
<b>B.1</b>	<b>WSIB Administrative</b>	<b>0.347</b>
<b>B.2</b>	<b>Legislative Obligations</b>	
	WSIAT	0.018
	Office of Worker Advisor	0.009
	Office of Employer Advisor	0.003
	OHSA	0.085
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	<b>Sub-Total</b>	<b>0.118</b>
<b>B.3</b>	<b>Prevention</b>	
	Workplace Safety and Prevention Services	<b>0.050</b>
<b>B.4</b>	<b>TOTAL OVERHEAD EXPENSES</b>	<b>0.515</b>

**2011 PREMIUM RATES  
SUB-COMPONENTS OF OVERHEAD EXPENSES**

**RATE GROUP 956: LEGAL AND FINANCIAL SERVICES**

**(CLASS I: OTHER SERVICES)**

<b>Overhead Expenses Component</b>	<b>Overhead Expenses Sub-Component</b>	<b>Premium Rate Component</b>
<b>B.1</b>	WSIB Administrative	<b>0.035</b>
<b>B.2</b>	Legislative Obligations	
	WSIAT	0.002
	Office of Worker Advisor	0.001
	Office of Employer Advisor	0.000
	OHSA	0.008
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.000
	Institute of Work & Health	0.000
	<b>Sub-Total</b>	<b>0.012</b>
<b>B.3</b>	Prevention	
	Workplace Safety and Prevention Services	<b>0.020</b>
<b>B.4</b>	<b>TOTAL OVERHEAD EXPENSES</b>	<b>0.067</b>

**2011 PREMIUM RATES  
SUB-COMPONENTS OF OVERHEAD EXPENSES**

**RATE GROUP 958: TECHNICAL AND BUSINESS SERVICES**

**(CLASS I: OTHER SERVICES)**

<b>Overhead Expenses Component</b>	<b>Overhead Expenses Sub-Component</b>	<b>Premium Rate Component</b>
<b>B.1</b>	WSIB Administrative	<b>0.066</b>
<b>B.2</b>	Legislative Obligations	
	WSIAT	0.003
	Office of Worker Advisor	0.002
	Office of Employer Advisor	0.001
	OHSA	0.016
	Mine Rescue	0.000
	Construction Certification Training Program Administration	0.000
	Institute of Work & Health	0.001
	<b>Sub-Total</b>	<b>0.022</b>
<b>B.3</b>	Prevention	
	Workplace Safety and Prevention Services	<b>0.021</b>
<b>B.4</b>	<b>TOTAL OVERHEAD EXPENSES</b>	<b>0.109</b>



**2011 PREMIUM RATES  
SUB-COMPONENTS OF OVERHEAD EXPENSES**

**RATE GROUP 962: ADVERTISING AND ENTERTAINMENT**

**(CLASS I: OTHER SERVICES)**

<b>Overhead Expenses Component</b>	<b>Overhead Expenses Sub-Component</b>	<b>Premium Rate Component</b>
<b>B.1</b>	WSIB Administrative	<b>0.188</b>
<b>B.2</b>	Legislative Obligations	
	WSIAT	0.010
	Office of Worker Advisor	0.005
	Office of Employer Advisor	0.002
	OHSA	0.046
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.000
	Institute of Work & Health	0.002
	<b>Sub-Total</b>	<b>0.064</b>
<b>B.3</b>	Prevention	
	Workplace Safety and Prevention Services	<b>0.027</b>
<b>B.4</b>	<b>TOTAL OVERHEAD EXPENSES</b>	<b>0.279</b>

**2011 PREMIUM RATES  
SUB-COMPONENTS OF OVERHEAD EXPENSES**

**RATE GROUP 975: LINEN AND LAUNDRY SERVICES**

**(CLASS I: OTHER SERVICES)**

<b>Overhead Expenses Component</b>	<b>Overhead Expenses Sub-Component</b>	<b>Premium Rate Component</b>
<b>B.1</b>	WSIB Administrative	<b>0.403</b>
<b>B.2</b>	Legislative Obligations	
	WSIAT	0.021
	Office of Worker Advisor	0.010
	Office of Employer Advisor	0.003
	OHSA	0.099
	Mine Rescue	0.000
	Construction Certification Training Program Administration	0.000
	Institute of Work & Health	0.001
	<b>Sub-Total</b>	<b>0.138</b>
<b>B.3</b>	Prevention	
	Workplace Safety and Prevention Services	<b>0.059</b>
<b>B.4</b>	<b>TOTAL OVERHEAD EXPENSES</b>	<b>0.600</b>

**2011 PREMIUM RATES  
SUB-COMPONENTS OF OVERHEAD EXPENSES**

**RATE GROUP 981: MEMBERSHIP ORGANIZATIONS**

**(CLASS I: OTHER SERVICES)**

<b>Overhead Expenses Component</b>	<b>Overhead Expenses Sub-Component</b>	<b>Premium Rate Component</b>
<b>B.1</b>	WSIB Administrative	<b>0.137</b>
<b>B.2</b>	Legislative Obligations	
	WSIAT	0.007
	Office of Worker Advisor	0.003
	Office of Employer Advisor	0.001
	OHSA	0.033
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.000
	Institute of Work & Health	0.001
	<b>Sub-Total</b>	<b>0.046</b>
<b>B.3</b>	Prevention	
	Workplace Safety and Prevention Services	<b>0.025</b>
<b>B.4</b>	<b>TOTAL OVERHEAD EXPENSES</b>	<b>0.208</b>

**2011 PREMIUM RATES  
SUB-COMPONENTS OF OVERHEAD EXPENSES**

**RATE GROUP 983: COMMUNICATIONS INDUSTRIES**

**(CLASS I: OTHER SERVICES)**

<b>Overhead Expenses Component</b>	<b>Overhead Expenses Sub-Component</b>	<b>Premium Rate Component</b>
<b>B.1</b>	WSIB Administrative	<b>0.083</b>
<b>B.2</b>	Legislative Obligations	
	WSIAT	0.004
	Office of Worker Advisor	0.002
	Office of Employer Advisor	0.001
	OHSA	0.000
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.000
	Institute of Work & Health	0.001
	<b>Sub-Total</b>	<b>0.008</b>
<b>B.3</b>	Prevention	
	Workplace Safety and Prevention Services	<b>0.000</b>
<b>B.4</b>	<b>TOTAL OVERHEAD EXPENSES</b>	<b>0.091</b>

## 2011 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

### CLASS I: OTHER SERVICES

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
<b>B.1</b> WSIB Administrative		<b>0.170</b>
<b>B.2</b> Legislative Obligations		
	WSIAT	0.009
	Office of Worker Advisor	0.004
	Office of Employer Advisor	0.001
	OHSA	0.040
	Mine Rescue	0.000
	Construction Certification Training	0.000
	Program Administration	0.000
	Institute of Work & Health	0.002
	<b>Sub-Total</b>	<b>0.056</b>
<b>B.3</b> Prevention		<b>0.029</b>
<b>B.4</b> TOTAL OVERHEAD EXPENSES		<b>0.255</b>

## 2011 PREMIUM RATE COMPONENTS

### RATE GROUP 905: APARTMENT AND CONDOMINIUM SERVICES

#### (CLASS I: OTHER SERVICES)

Component	2011 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2011 Premium Rate	2010 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2010 Premium Rate		
<b>A. NEW CLAIMS COST</b>						
1. New Claims Cost	1.314	1.314	45%	1.337	1.337	51%
<b>B. OVERHEAD EXPENSES</b>						
1. WSIB Administrative	0.332			0.310		
2. Legislative Obligations	0.113			0.108		
3. Prevention	0.048			0.047		
4. TOTAL OVERHEAD EXPENSES	<u>0.493</u>	0.493	17%	<u>0.465</u>	0.465	18%
<b>C. PAST CLAIMS COST</b>						
1. Unfunded Liability	0.969			0.726		
2. (Gain)/Loss	0.085			0.069		
3. Bad Debts	0.048			N/A		
4. TOTAL PAST CLAIMS COST	<u>1.102</u>	1.102	38%	<u>0.795</u>	0.795	31%
<b>D. TOTAL PREMIUM RATE (A+B+C)</b>		<u><u>2.91</u></u>	<u>100%</u>		<u><u>2.60</u></u>	<u>100%</u>

## 2011 PREMIUM RATE COMPONENTS

### RATE GROUP 908: OTHER REAL ESTATE SERVICES

#### (CLASS I: OTHER SERVICES)

Component	2011 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2011 Premium Rate	2010 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2010 Premium Rate
<b>A. NEW CLAIMS COST</b>						
1. New Claims Cost	0.501	0.501	40%	0.580	0.580	46%
<b>B. OVERHEAD EXPENSES</b>						
1. WSIB Administrative	0.218			0.216		
2. Legislative Obligations	0.074			0.075		
3. Prevention	0.029			0.031		
4. TOTAL OVERHEAD EXPENSES	<u>0.321</u>	0.321	26%	<u>0.322</u>	0.322	26%
<b>C. PAST CLAIMS COST</b>						
1. Unfunded Liability	0.373			0.315		
2. (Gain)/Loss	0.033			0.030		
3. Bad Debts	0.023			N/A		
4. TOTAL PAST CLAIMS COST	<u>0.429</u>	0.429	34%	<u>0.345</u>	0.345	28%
<b>D. TOTAL PREMIUM RATE (A+B+C)</b>		<u><u>1.25</u></u>	<u>100%</u>		<u><u>1.25</u></u>	<u>100%</u>

## 2011 PREMIUM RATE COMPONENTS

### RATE GROUP 911: SECURITY AND INVESTIGATION SERVICES

#### (CLASS I: OTHER SERVICES)

Component	2011 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2011 Premium Rate	2010 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2010 Premium Rate		
<b>A. NEW CLAIMS COST</b>						
1. New Claims Cost	0.706	0.706	42%	0.746	0.746	48%
<b>B. OVERHEAD EXPENSES</b>						
1. WSIB Administrative	0.246			0.237		
2. Legislative Obligations	0.084			0.082		
3. Prevention	0.034			0.035		
4. TOTAL OVERHEAD EXPENSES	<u>0.364</u>	0.364	22%	<u>0.354</u>	0.354	23%
<b>C. PAST CLAIMS COST</b>						
1. Unfunded Liability	0.523			0.405		
2. (Gain)/Loss	0.046			0.038		
3. Bad Debts	0.029			N/A		
4. TOTAL PAST CLAIMS COST	<u>0.598</u>	0.598	36%	<u>0.443</u>	0.443	29%
<b>D. TOTAL PREMIUM RATE (A+B+C)</b>		<u><u>1.67</u></u>	<u><u>100%</u></u>		<u><u>1.54</u></u>	<u><u>100%</u></u>



**2011 PREMIUM RATE COMPONENTS**  
**RATE GROUP 919: RESTAURANTS AND CATERING**

**(CLASS I: OTHER SERVICES)**

Component	2011 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2011 Premium Rate	2010 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2010 Premium Rate		
<b>A. NEW CLAIMS COST</b>						
1. New Claims Cost	0.693	0.693	42%	0.815	0.815	49%
<b>B. OVERHEAD EXPENSES</b>						
1. WSIB Administrative	0.245			0.245		
2. Legislative Obligations	0.083			0.085		
3. Prevention	0.034			0.023		
4. TOTAL OVERHEAD EXPENSES	<u>0.362</u>	0.362	22%	<u>0.353</u>	0.353	21%
<b>C. PAST CLAIMS COST</b>						
1. Unfunded Liability	0.515			0.443		
2. (Gain)/Loss	0.045			0.042		
3. Bad Debts	0.031			N/A		
4. TOTAL PAST CLAIMS COST	<u>0.591</u>	0.591	36%	<u>0.485</u>	0.485	29%
<b>D. TOTAL PREMIUM RATE (A+B+C)</b>	<u><u>1.65</u></u>	<u><u>100%</u></u>		<u><u>1.65</u></u>	<u><u>100%</u></u>	

**2011 PREMIUM RATE COMPONENTS**  
**RATE GROUP 921: HOTELS, MOTELS AND CAMPING**  
**(CLASS I: OTHER SERVICES)**

Component	2011 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2011 Premium Rate	2010 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2010 Premium Rate		
<b>A. NEW CLAIMS COST</b>						
1. New Claims Cost	1.344	1.344	45%	1.391	1.391	52%
<b>B. OVERHEAD EXPENSES</b>						
1. WSIB Administrative	0.337			0.317		
2. Legislative Obligations	0.115			0.110		
3. Prevention	0.049			0.031		
4. TOTAL OVERHEAD EXPENSES	<u>0.501</u>	0.501	17%	<u>0.458</u>	0.458	17%
<b>C. PAST CLAIMS COST</b>						
1. Unfunded Liability	0.992			0.755		
2. (Gain)/Loss	0.087			0.072		
3. Bad Debts	0.050			N/A		
4. TOTAL PAST CLAIMS COST	<u>1.129</u>	1.129	38%	<u>0.827</u>	0.827	31%
<b>D. TOTAL PREMIUM RATE (A+B+C)</b>		<u><u>2.97</u></u>	<u><u>100%</u></u>		<u><u>2.68</u></u>	<u><u>100%</u></u>

## 2011 PREMIUM RATE COMPONENTS

### RATE GROUP 923: JANITORIAL SERVICES

#### (CLASS I: OTHER SERVICES)

Component	2011 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2011 Premium Rate	2010 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2010 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. New Claims Cost	1.633	46%	1.790	52%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.378		0.367	
2. Legislative Obligations	0.129		0.128	
3. Prevention	0.055		0.056	
4. TOTAL OVERHEAD EXPENSES	<u>0.562</u>	16%	<u>0.551</u>	16%
<b>C. PAST CLAIMS COST</b>				
1. Unfunded Liability	1.207		0.972	
2. (Gain)/Loss	0.106		0.092	
3. Bad Debts	0.063		N/A	
4. TOTAL PAST CLAIMS COST	<u>1.376</u>	39%	<u>1.064</u>	31%
<b>D. TOTAL PREMIUM RATE (A+B+C)</b>	<u><u>3.57</u></u>	<u>100%</u>	<u><u>3.41</u></u>	<u>100%</u>

## 2011 PREMIUM RATE COMPONENTS

### RATE GROUP 929: SUPPLY OF NON-CLERICAL LABOUR

#### (CLASS I: OTHER SERVICES)

Component	2011 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2011 Premium Rate	2010 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2010 Premium Rate		
<b>A. NEW CLAIMS COST</b>						
1. New Claims Cost	2.245	2.245	46%	2.471	2.471	53%
<b>B. OVERHEAD EXPENSES</b>						
1. WSIB Administrative	0.465			0.452		
2. Legislative Obligations	0.159			0.158		
3. Prevention	0.069			0.070		
4. TOTAL OVERHEAD EXPENSES	<u>0.693</u>	0.693	14%	<u>0.680</u>	0.680	15%
<b>C. PAST CLAIMS COST</b>						
1. Unfunded Liability	1.659			1.342		
2. (Gain)/Loss	0.146			0.127		
3. Bad Debts	0.085			N/A		
4. TOTAL PAST CLAIMS COST	<u>1.890</u>	1.890	39%	<u>1.469</u>	1.469	32%
<b>D. TOTAL PREMIUM RATE (A+B+C)</b>						
	<u><u>4.83</u></u>	<u>100%</u>		<u><u>4.62</u></u>	<u>100%</u>	

## 2011 PREMIUM RATE COMPONENTS

### RATE GROUP 933: EQUIPMENT RENTAL AND REPAIR SERVICES

#### (CLASS I: OTHER SERVICES)

Component	2011 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2011 Premium Rate	2010 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2010 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. New Claims Cost	1.327	45%	1.544	52%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.335		0.336	
2. Legislative Obligations	0.114		0.117	
3. Prevention	0.048		0.033	
4. TOTAL OVERHEAD EXPENSES	<u>0.497</u>	17%	<u>0.486</u>	16%
<b>C. PAST CLAIMS COST</b>				
1. Unfunded Liability	0.983		0.838	
2. (Gain)/Loss	0.086		0.079	
3. Bad Debts	0.055		N/A	
4. TOTAL PAST CLAIMS COST	<u>1.124</u>	38%	<u>0.917</u>	31%
<b>D. TOTAL PREMIUM RATE (A+B+C)</b>	<u><u>2.95</u></u>	<u>100%</u>	<u><u>2.95</u></u>	<u>100%</u>

## 2011 PREMIUM RATE COMPONENTS

### RATE GROUP 937: RECREATIONAL SERVICES AND FACILITIES

#### (CLASS I: OTHER SERVICES)

Component	2011 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2011 Premium Rate	2010 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2010 Premium Rate
<b>A. NEW CLAIMS COST</b>						
1. New Claims Cost	0.918	0.918	44%	0.916	0.916	50%
<b>B. OVERHEAD EXPENSES</b>						
1. WSIB Administrative	0.276			0.258		
2. Legislative Obligations	0.094			0.090		
3. Prevention	0.039			0.024		
4. TOTAL OVERHEAD EXPENSES	<u>0.409</u>	0.409	19%	<u>0.372</u>	0.372	20%
<b>C. PAST CLAIMS COST</b>						
1. Unfunded Liability	0.677			0.498		
2. (Gain)/Loss	0.059			0.047		
3. Bad Debts	0.034			N/A		
4. TOTAL PAST CLAIMS COST	<u>0.770</u>	0.770	37%	<u>0.545</u>	0.545	30%
<b>D. TOTAL PREMIUM RATE (A+B+C)</b>		<u><u>2.10</u></u>	<u>100%</u>		<u><u>1.83</u></u>	<u>100%</u>

## 2011 PREMIUM RATE COMPONENTS

### RATE GROUP 944: PERSONAL SERVICES

#### (CLASS I: OTHER SERVICES)

Component	2011 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2011 Premium Rate	2010 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2010 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. New Claims Cost	1.412	45%	1.563	52%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.347		0.338	
2. Legislative Obligations	0.118		0.118	
3. Prevention	0.050		0.034	
4. TOTAL OVERHEAD EXPENSES	<u>0.515</u>	17%	<u>0.490</u>	16%
<b>C. PAST CLAIMS COST</b>				
1. Unfunded Liability	1.044		0.849	
2. (Gain)/Loss	0.092		0.080	
3. Bad Debts	0.055		N/A	
4. TOTAL PAST CLAIMS COST	<u>1.191</u>	38%	<u>0.929</u>	31%
<b>D. TOTAL PREMIUM RATE (A+B+C)</b>	<u><u>3.12</u></u>	<u>100%</u>	<u><u>2.98</u></u>	<u>100%</u>

## 2011 PREMIUM RATE COMPONENTS

### RATE GROUP 956: LEGAL AND FINANCIAL SERVICES

#### (CLASS I: OTHER SERVICES)

Component	2011 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2011 Premium Rate	2010 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2010 Premium Rate		
<b>A. NEW CLAIMS COST</b>						
1. New Claims Cost	0.078	0.078	37%	0.077	0.077	43%
<b>B. OVERHEAD EXPENSES</b>						
1. WSIB Administrative	0.035			0.035		
2. Legislative Obligations	0.012			0.012		
3. Prevention	0.020			0.012		
4. TOTAL OVERHEAD EXPENSES	<u>0.067</u>	0.067	32%	<u>0.059</u>	0.059	33%
<b>C. PAST CLAIMS COST</b>						
1. Unfunded Liability	0.058			0.042		
2. (Gain)/Loss	0.005			0.004		
3. Bad Debts	0.003			N/A		
4. TOTAL PAST CLAIMS COST	<u>0.066</u>	0.066	31%	<u>0.046</u>	0.046	26%
<b>D. TOTAL PREMIUM RATE (A+B+C)</b>	<u><u>0.21</u></u>	<u>100%</u>		<u><u>0.18</u></u>	<u>100%</u>	



## 2011 PREMIUM RATE COMPONENTS

### RATE GROUP 958: TECHNICAL AND BUSINESS SERVICES

#### (CLASS I: OTHER SERVICES)

Component	2011 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2011 Premium Rate	2010 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2010 Premium Rate		
<b>A. NEW CLAIMS COST</b>						
1. New Claims Cost	0.147	0.147	39%	0.162	0.162	43%
<b>B. OVERHEAD EXPENSES</b>						
1. WSIB Administrative	0.066			0.072		
2. Legislative Obligations	0.022			0.025		
3. Prevention	0.021			0.023		
4. TOTAL OVERHEAD EXPENSES	<u>0.109</u>	0.109	29%	<u>0.120</u>	0.120	32%
<b>C. PAST CLAIMS COST</b>						
1. Unfunded Liability	0.110			0.088		
2. (Gain)/Loss	0.010			0.008		
3. Bad Debts	0.007			N/A		
4. TOTAL PAST CLAIMS COST	<u>0.127</u>	0.127	33%	<u>0.096</u>	0.096	25%
<b>D. TOTAL PREMIUM RATE (A+B+C)</b>	<u><u>0.38</u></u>	<u>100%</u>		<u><u>0.38</u></u>		<u>100%</u>

## 2011 PREMIUM RATE COMPONENTS

### RATE GROUP 962: ADVERTISING AND ENTERTAINMENT

#### (CLASS I: OTHER SERVICES)

Component	2011 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2011 Premium Rate	2010 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2010 Premium Rate
<b>A. NEW CLAIMS COST</b>				
1. New Claims Cost	0.419	40%	0.420	45%
<b>B. OVERHEAD EXPENSES</b>				
1. WSIB Administrative	0.188		0.187	
2. Legislative Obligations	0.064		0.065	
3. Prevention	0.027		0.017	
4. TOTAL OVERHEAD EXPENSES	<u>0.279</u>	27%	<u>0.269</u>	29%
<b>C. PAST CLAIMS COST</b>				
1. Unfunded Liability	0.310		0.228	
2. (Gain)/Loss	0.027		0.022	
3. Bad Debts	0.017		N/A	
4. TOTAL PAST CLAIMS COST	<u>0.354</u>	34%	<u>0.250</u>	27%
<b>D. TOTAL PREMIUM RATE (A+B+C)</b>	<u><u>1.05</u></u>	<u>100%</u>	<u><u>0.94</u></u>	<u>100%</u>

**2011 PREMIUM RATE COMPONENTS**  
**RATE GROUP 975: LINEN AND LAUNDRY SERVICES**  
**(CLASS I: OTHER SERVICES)**

Component	2011 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2011 Premium Rate	2010 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2010 Premium Rate		
<b>A. NEW CLAIMS COST</b>						
1. New Claims Cost	1.819	1.819	46%	1.725	1.725	52%
<b>B. OVERHEAD EXPENSES</b>						
1. WSIB Administrative	0.403			0.359		
2. Legislative Obligations	0.138			0.125		
3. Prevention	0.059			0.054		
4. TOTAL OVERHEAD EXPENSES	<u>0.600</u>	0.600	15%	<u>0.538</u>	0.538	16%
<b>C. PAST CLAIMS COST</b>						
1. Unfunded Liability	1.338			0.937		
2. (Gain)/Loss	0.117			0.089		
3. Bad Debts	0.061			N/A		
4. TOTAL PAST CLAIMS COST	<u>1.516</u>	1.516	38%	<u>1.026</u>	1.026	31%
<b>D. TOTAL PREMIUM RATE (A+B+C)</b>	<u><u>3.94</u></u>	<u>100%</u>		<u><u>3.29</u></u>	<u>100%</u>	

## 2011 PREMIUM RATE COMPONENTS

### RATE GROUP 981: MEMBERSHIP ORGANIZATIONS

#### (CLASS I: OTHER SERVICES)

Component	2011 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2011 Premium Rate	2010 Premium Rate Per \$100 Of Insurable Earnings	Percentage of 2010 Premium Rate		
<b>A. NEW CLAIMS COST</b>						
1. New Claims Cost	0.306	0.306	40%	0.297	0.297	44%
<b>B. OVERHEAD EXPENSES</b>						
1. WSIB Administrative	0.137			0.133		
2. Legislative Obligations	0.046			0.046		
3. Prevention	0.025			0.015		
4. TOTAL OVERHEAD EXPENSES	<u>0.208</u>	0.208	27%	<u>0.194</u>	0.194	29%
<b>C. PAST CLAIMS COST</b>						
1. Unfunded Liability	0.227			0.161		
2. (Gain)/Loss	0.020			0.015		
3. Bad Debts	0.012			N/A		
4. TOTAL PAST CLAIMS COST	<u>0.259</u>	0.259	34%	<u>0.176</u>	0.176	26%
<b>D. TOTAL PREMIUM RATE (A+B+C)</b>	<u><u>0.77</u></u>	<u><u>100%</u></u>		<u><u>0.67</u></u>	<u><u>100%</u></u>	

## 2011 PREMIUM RATE COMPONENTS

### RATE GROUP 983: COMMUNICATIONS INDUSTRIES

#### (CLASS I: OTHER SERVICES)

Component	2011 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2011 Premium Rate	2010 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2010 Premium Rate
<b>A. NEW CLAIMS COST</b>						
1. New Claims Cost	0.151	0.151	41%	0.151	0.151	46%
<b>B. OVERHEAD EXPENSES</b>						
1. WSIB Administrative	0.083			0.082		
2. Legislative Obligations	0.008			0.008		
3. Prevention	0.000			0.000		
4. TOTAL OVERHEAD EXPENSES	<u>0.091</u>	0.091	25%	<u>0.090</u>	0.090	27%
<b>C. PAST CLAIMS COST</b>						
1. Unfunded Liability	0.112			0.082		
2. (Gain)/Loss	0.010			0.008		
3. Bad Debts	0.006			N/A		
4. TOTAL PAST CLAIMS COST	<u>0.128</u>	0.128	35%	<u>0.090</u>	0.090	27%
<b>D. TOTAL PREMIUM RATE (A+B+C)</b>						
		<u><u>0.37</u></u>	<u>100%</u>		<u><u>0.33</u></u>	<u>100%</u>

## 2011 PREMIUM RATE COMPONENTS

### CLASS I: OTHER SERVICES

Component	2011 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2011 Premium Rate	2010 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2010 Premium Rate
<b>A. NEW CLAIMS COST</b>						
1. New Claims Cost	0.537	0.537	43%	0.584	0.584	49%
<b>B. OVERHEAD EXPENSES</b>						
1. WSIB Administrative	0.170			0.166		
2. Legislative Obligations	0.056			0.056		
3. Prevention	0.029			0.024		
4. TOTAL OVERHEAD EXPENSES	<u>0.255</u>	0.255	20%	<u>0.246</u>	0.246	21%
<b>C. PAST CLAIMS COST</b>						
1. Unfunded Liability	0.398			0.317		
2. (Gain)/Loss	0.035			0.030		
3. Bad Debts	0.022			N/A		
4. TOTAL PAST CLAIMS COST	<u>0.455</u>	0.455	36%	<u>0.347</u>	0.347	29%
<b>D. TOTAL PREMIUM RATE (A+B+C)</b>		<u><u>1.25</u></u>	<u>100%</u>		<u><u>1.18</u></u>	<u>100%</u>

## 2011 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>2011 Premium Rate</u> (\$)
905	APARTMENT AND CONDOMINIUM SERVICES	1.314	0.493	1.102	2.91
908	OTHER REAL ESTATE SERVICES	0.501	0.321	0.429	1.25
911	SECURITY AND INVESTIGATION SERVICES	0.706	0.364	0.598	1.67
919	RESTAURANTS AND CATERING	0.693	0.362	0.591	1.65
921	HOTELS, MOTELS AND CAMPING	1.344	0.501	1.129	2.97
923	JANITORIAL SERVICES	1.633	0.562	1.376	3.57
929	SUPPLY OF NON-CLERICAL LABOUR	2.245	0.693	1.890	4.83
933	EQUIPMENT RENTAL AND REPAIR SERVICES	1.327	0.497	1.124	2.95
937	RECREATIONAL SERVICES AND FACILITIES	0.918	0.409	0.770	2.10
944	PERSONAL SERVICES	1.412	0.515	1.191	3.12
956	LEGAL AND FINANCIAL SERVICES	0.078	0.067	0.066	0.21
958	TECHNICAL AND BUSINESS SERVICES	0.147	0.109	0.127	0.38
962	ADVERTISING AND ENTERTAINMENT	0.419	0.279	0.354	1.05
975	LINEN AND LAUNDRY SERVICES	1.819	0.600	1.516	3.94
981	MEMBERSHIP ORGANIZATIONS	0.306	0.208	0.259	0.77
983	COMMUNICATIONS INDUSTRIES	0.151	0.091	0.128	0.37
<b>CLASS I</b>	<b>OTHER SERVICES</b>	<b>0.537</b>	<b>0.255</b>	<b>0.455</b>	<b>1.25</b>



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**SECTION 7**

*Supporting Documentation  
for Schedule 1*

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**cspaat**  
ONTARIO

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



## 2011 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
2004	\$132,281,725,459	\$66,800	\$32,814	4,031,222	247,200	6.13%
2005	\$136,883,292,340	\$67,700	\$33,725	4,058,861	247,600	6.10%
2006	\$142,109,775,426	\$69,400	\$34,459	4,123,975	231,401	5.61%
2007	\$147,337,818,913	\$71,800	\$35,372	4,165,398	222,600	5.34%
2008	\$150,991,446,958	\$73,300	\$36,093	4,183,365	211,000	5.04%
2009	\$145,348,028,053	\$74,600	\$36,248	4,009,805	172,900	4.31%
2010	\$150,469,934,000	\$77,600	\$37,191	4,045,900	165,734	4.10%
2011	\$155,014,377,000	\$79,600	\$37,935	4,086,365	159,022	3.89%

## 2011 Premium Rates

### NEW CLAIMS COST BY CLASS

<u>Class</u>	<u>Description</u>	<u>2011 New Claims Cost</u> <u>Cost per Claim</u> (\$)	<u>2011</u> <u>Premium</u> <u>Rate</u> (\$)
A	FOREST PRODUCTS	14,064	4.71
B	MINING AND RELATED INDUSTRIES	26,698	6.29
C	OTHER PRIMARY INDUSTRIES	10,377	4.01
D	MANUFACTURING	8,389	2.41
E	TRANSPORTATION AND STORAGE	14,002	4.83
F	RETAIL AND WHOLESALE TRADES	7,073	1.74
G	CONSTRUCTION	21,285	6.36
H	GOVERNMENT AND RELATED SERVICES	6,441	1.30
I	OTHER SERVICES	6,804	1.25
	<b>SCHEDULE 1</b>	<b>9,702</b>	<b>2.35</b>

**2011 PREMIUM RATES  
SUB-COMPONENTS OF OVERHEAD EXPENSES**

**SCHEDULE 1**

<b>Overhead Expenses Component</b>	<b>Overhead Expenses Sub-Component</b>	<b>Premium Rate Component</b>
<b>B.1</b>	<b>WSIB Administrative</b>	<b>0.265</b>
<b>B.2</b>	<b>Legislative Obligations</b>	
	WSIAT	0.014
	Office of Worker Advisor	0.007
	Office of Employer Advisor	0.002
	OHSA	0.060
	Mine Rescue	0.003
	Construction Certification Training	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	<b>Sub-Total</b>	<b>0.088</b>
<b>B.3</b>	<b>Prevention</b>	<b>0.047</b>
<b>B.4</b>	<b>TOTAL OVERHEAD EXPENSES</b>	<b>0.400</b>

## 2011 PREMIUM RATE COMPONENTS

### SCHEDULE 1

Component	2011 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2011 Premium Rate	2010 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2010 Premium Rate
<b>A. NEW CLAIMS COST</b>						
1. New Claims Cost	1.010	1.010	43%	1.131	1.131	49%
<b>B. OVERHEAD EXPENSES</b>						
1. WSIB Administrative	0.265			0.264		
2. Legislative Obligations	0.088			0.090		
3. Prevention	0.047			0.046		
4. TOTAL OVERHEAD EXPENSES	<u>0.400</u>	0.400	17%	<u>0.400</u>	0.400	17%
<b>C. PAST CLAIMS COST</b>						
1. Unfunded Liability	0.741			0.614		
2. (Gain)/Loss	0.168			0.152		
3. Bad Debts	0.033			N/A		
4. TOTAL PAST CLAIMS COST	<u>0.942</u>	0.942	40%	<u>0.766</u>	0.766	33%
<b>D. TOTAL PREMIUM RATE (A+B+C)</b>						
		<u><u>2.35</u></u>	<u>100%</u>		<u><u>2.30</u></u>	<u>100%</u>

## 2011 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>2011 Premium Rate (\$)</u>
A	FOREST PRODUCTS	1.803	0.708	2.197	4.71
B	MINING AND RELATED INDUSTRIES	2.518	1.109	2.662	6.29
C	OTHER PRIMARY INDUSTRIES	1.825	0.606	1.579	4.01
D	MANUFACTURING	0.969	0.403	1.040	2.41
E	TRANSPORTATION AND STORAGE	2.163	0.624	2.046	4.83
F	RETAIL AND WHOLESALE TRADES	0.754	0.351	0.635	1.74
G	CONSTRUCTION	2.893	0.886	2.582	6.36
H	GOVERNMENT AND RELATED SERVICES	0.547	0.271	0.485	1.30
I	OTHER SERVICES	0.537	0.255	0.455	1.25
	<b>SCHEDULE 1</b>	<b>1.010</b>	<b>0.400</b>	<b>0.942</b>	<b>2.35</b>



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**SECTION 8**

*Classification Scheme Changes*

## **2011 CLASSIFICATION SCHEME CHANGES**

The Workplace Safety and Insurance Board (WSIB) reviews the classification scheme each year. For 2011, there is no change to the classification scheme.



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**SECTION 9**

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*Non-Credible Rate Groups*



## **NON-CREDIBLE RATE GROUPS**

Ideally, each rate group defined in the Workplace Safety and Insurance Board's classification scheme should be credible, that is, large enough so that reasonably reliable estimates can be made for deriving premium rates from a rate group's own claims experience. Although this is generally the case, particular industries or services in Ontario can decline substantially as the economy undergoes changes and this can lead to a situation where a previously credible rate group becomes non-credible. In addition, some rate groups have reduced the number of injuries to a level where there is not enough information available to estimate the average cost of a claim and, as a result, the rate group becomes non-credible. As part of the ongoing activity of rate making, the Workplace Safety and Insurance Board (WSIB) monitors the credibility of rate groups.

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 2011 premium rates shows that under current criteria four rate groups are not fully credible.

It is possible that the experience of some of the non-credible rate groups may return to a fully credible level, eliminating the need for additional review. However, it is expected that for some of these rate groups, the lack of credibility would need to be addressed more formally by the WSIB, possibly through reclassifications or rate group mergers.



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**SECTION 10**

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*Glossary of Acronyms*

## **GLOSSARY OF ACRONYMS**

<b><u>ACRONYM</u></b>	<b><u>DEFINITION</u></b>
<b>CSPAAT</b>	<b>Commission de la sécurité professionnelle et de l'assurance contre les accidents du travail</b>
<b>IHSA</b>	<b>Infrastructure Health and Safety Association</b>
<b>PSHSA</b>	<b>Public Services Health and Safety Association</b>
<b>SWA</b>	<b>Safe Workplace Association</b>
<b>UFL</b>	<b>Unfunded Liability</b>
<b>WSIB</b>	<b>Workplace Safety and Insurance Board</b>
<b>WSN</b>	<b>Workplace Safety North</b>
<b>WSPS</b>	<b>Workplace Safety and Prevention Services</b>



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**SECTION 11**

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*Contact Information*



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contre les accidents du travail

## **CONTACT INFORMATION**

### **1. Premium Rates Information**

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

Actuarial Services Division  
Workplace Safety and Insurance Board  
Telephone: (416) 344-3332  
Facsimile: (416) 344-4499

### **2. Premium Information and Data Requests**

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

Workplace Safety and Insurance Board  
Telephone: (416) 344-1000  
Toll Free (Ontario): 1-800-387-0750  
Toll Free (Canada-Wide): 1-800-387-5540  
Facsimile: (416) 344-4684  
Toll Free Facsimile: 1-888-313-7373

### **3. WSIB Website**

For further information for both employers and employees, including prevention initiatives, forms and policy reports, please visit our website at:

[www.wsib.on.ca](http://www.wsib.on.ca)

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

