

CLASS AND RATE GROUP LEVEL PROJECTED PREMIUM RATES

CLASS A – FOREST PRODUCTS

RATE GROUP #	RATE GROUP DESCRIPTION	Published Rate (\$)		2014 Projected Rate (\$)		2016 Projected Rate (\$)	
		2014	2016	With UFL	\$0 UFL	With UFL	\$0 UFL
30	Logging	13.04	13.04	14.23	8.36	22.69	12.39
33	Mill Products And Forestry Services	8.80	8.80	9.83	5.81	9.10	5.06
36	Veneers, Plywood And Wood Preservation	5.37	5.37	6.93	4.14	5.35	3.03
39	Pulp, Newsprint And Specialty Papers	2.93	2.93	3.91	2.39	5.89	3.32
41	Corrugated Boxes	3.24	3.24	2.87	1.78	4.22	2.42
Class Total		5.25	5.50	6.01	3.60	8.17	4.55

CLASS B – MINING AND RELATED

RATE GROUP #	RATE GROUP DESCRIPTION	Published Rate (\$)		2014 Projected Rate (\$)		2016 Projected Rate (\$)	
		2014	2016	With UFL	\$0 UFL	With UFL	\$0 UFL
110	Gold Mines	8.15	8.15	4.88	3.03	6.13	3.55
113	Nickel Mines	5.20	5.20	4.93	3.06	6.33	3.65
119	Other Mines	6.69	6.69	5.41	3.34	6.59	3.80
134	Aggregates	6.52	6.52	5.35	3.19	7.18	3.99
Class Total		6.79	6.85	5.07	3.13	6.45	3.70

CLASS C – OTHER PRIMARY INDUSTRIES

RATE GROUP #	RATE GROUP DESCRIPTION	Published Rate (\$)		2014 Projected Rate (\$)		2016 Projected Rate (\$)	
		2014	2016	With UFL	\$0 UFL	With UFL	\$0 UFL
159	Livestock Farms	7.09	7.09	6.82	4.03	8.92	4.92
167	Field Crop, Fruit And Vegetable Farms	2.84	2.84	3.22	1.96	3.82	2.18
174	Tobacco And Mushroom Farms	5.15	5.15	4.10	2.46	5.17	2.90
181	Fishing And Miscellaneous Farming	3.67	3.67	4.74	2.83	5.16	2.90
184	Poultry Farms And Agricultural Services	3.27	3.27	4.91	2.93	4.61	2.60
190	Landscaping And Related Services	4.93	4.93	6.08	3.60	7.27	4.03
Class Total		4.18	4.19	4.94	2.95	5.76	3.22

CLASS D - MANUFACTURING

RATE GROUP #	RATE GROUP DESCRIPTION	Published Rate (\$)		2014 Projected Rate (\$)		2016 Projected Rate (\$)	
		2014	2016	With UFL	\$0 UFL	With UFL	\$0 UFL
207	Meat And Fish Products	4.66	4.66	3.92	2.36	4.60	2.60
210	Poultry Products	3.50	3.50	3.32	2.01	3.22	1.86
214	Fruit And Vegetable Products	2.68	2.68	3.26	1.98	2.71	1.58
216	Dairy Products	2.26	2.26	2.45	1.52	2.11	1.26
220	Other Bakery Products	4.00	4.00	3.36	2.04	3.45	1.98
222	Confectionery	1.80	1.80	1.63	1.04	2.43	1.43
223	Biscuits, Snack Foods And Other Food Products	2.79	2.79	2.72	1.67	2.52	1.48
226	Crushed And Ground Foods	1.69	1.69	2.20	1.37	2.06	1.23
230	Alcoholic Beverages	1.55	1.55	1.30	0.85	2.07	1.24
231	Soft Drinks	3.58	3.58	3.34	2.02	2.84	1.65
238	Other Rubber Products	4.13	4.13	5.86	3.47	5.68	3.18
258	Foamed And Expanded Plastic Products	2.92	2.92	4.22	2.53	3.78	2.16
261	Plastic Film And Sheeting	2.46	2.46	2.67	1.64	2.65	1.55
263	Other Plastic Products	3.23	3.23	3.81	2.30	3.96	2.25
289	Cloth, Carpets And Textile Products	3.71	3.71	3.75	2.26	3.52	2.02
301	Clothing, Fibre And Yarn	2.43	2.43	3.09	1.88	2.44	1.44
308	Millwork And Other Wood Industries	5.57	5.57	4.85	2.89	6.02	3.36
311	Wooden Cabinets	4.16	4.16	4.56	2.73	4.73	2.67
312	Wooden Boxes And Pallets	7.14	7.14	7.49	4.41	8.28	4.58
322	Upholstered Furniture	3.34	3.34	5.73	3.40	5.40	3.03
323	Metal Furniture	2.33	2.33	2.52	1.55	2.42	1.43
325	Wooden And Other Non-Metal Furniture	4.30	4.30	4.79	2.86	5.12	2.88
328	Furniture Parts And Fixtures	4.17	4.17	5.08	3.03	4.02	2.28
333	Printing, Platemaking And Binding	1.75	1.75	2.12	1.35	2.12	1.29
335	Publishing	0.56	0.56	0.79	0.52	0.70	0.43
338	Folding Cartons	2.65	2.65	2.47	1.55	2.68	1.59
341	Paper Products	3.18	3.18	4.39	2.66	4.32	2.48
352	Steel And Other Smelting And Refining Industries	2.62	2.62	3.64	2.23	4.12	2.37
358	Foundries	4.29	4.29	6.73	3.97	6.16	3.43
361	Non-Ferrous Metal Industries	3.59	3.59	4.23	2.54	4.03	2.29
374	Doors And Windows	3.56	3.56	3.82	2.30	3.67	2.10
375	Structural And Architectural Products	4.71	4.71	5.26	3.13	6.20	3.46
377	Coating Of Metal Products	4.19	4.19	4.45	2.66	3.98	2.26
379	Hardware, Tools And Cutlery	2.74	2.74	2.42	1.50	2.51	1.48
382	Metal Dies, Moulds And Patterns	2.22	2.22	2.68	1.64	2.62	1.54
383	Heating, Refrigeration And Air Conditioning Equipment	2.78	2.78	3.84	2.31	4.02	2.28
385	Machine Shops	2.61	2.61	3.72	2.25	3.95	2.25
387	Other Metal Fabricating Industries	3.68	3.68	4.19	2.51	3.72	2.12

CLASS D - MANUFACTURING

RATE GROUP #	RATE GROUP DESCRIPTION	Published Rate (\$)		2014 Projected Rate (\$)		2016 Projected Rate (\$)	
		2014	2016	With UFL	\$0 UFL	With UFL	\$0 UFL
389	Metal Closures And Containers	2.59	2.59	5.10	3.04	5.25	2.95
390	Other Stamped And Pressed Metal Products	3.59	3.59	6.45	3.82	5.35	3.00
393	Wire Products	3.37	3.37	4.07	2.44	4.02	2.28
402	Major Appliances And Transmission Equipment	2.32	2.32	2.83	1.73	2.84	1.65
403	Other Machinery And Equipment	1.74	1.74	2.30	1.43	2.30	1.36
406	Elevators And Escalators	2.70	2.70	3.23	1.96	3.05	1.77
408	Boilers, Pumps And Fans	2.46	2.46	2.62	1.61	2.83	1.65
411	Agricultural, Construction And Mining Machinery	2.89	2.89	3.75	2.26	3.65	2.09
417	Aircraft and Aircraft Parts	1.56	1.56	1.56	1.00	1.54	0.95
419	Motor Vehicle Assembly	3.59	3.59	4.44	2.66	3.64	2.08
420	Motor Vehicle Engines and Parts	1.89	1.89	2.96	1.81	2.79	1.62
421	Other Motor Vehicle Parts And Equipment	3.59	3.59	5.12	3.05	3.45	1.98
424	Motor Vehicle Stampings	3.59	3.59	4.19	2.51	3.30	1.90
425	Motor Vehicle Wheels And Brakes	3.59	3.59	2.86	1.75	4.00	2.28
428	Motor Vehicle Fabric Accessories	4.58	4.58	8.73	5.13	4.22	2.39
432	Trucks, Buses And Trailers	4.39	4.39	5.69	3.38	5.90	3.30
442	Railroad Rolling Stock	2.74	2.74	2.47	1.52	2.00	1.20
460	Lighting And Small Electrical Appliances	2.65	2.65	3.80	2.29	4.21	2.39
466	Communication And Energy Wire Products	2.45	2.45	3.13	1.90	2.22	1.32
468	Electronic Equipment & Other Communication Devices	0.39	0.39	0.40	0.27	0.37	0.23
477	Industrial Electrical Equipment	1.55	1.55	2.08	1.30	2.01	1.20
485	Bricks, Ceramics And Abrasives	4.54	4.54	5.52	3.28	5.06	2.85
496	Concrete Products	5.42	5.42	5.95	3.53	5.38	3.02
497	Ready-Mix Concrete	3.93	3.93	4.24	2.56	3.77	2.16
501	Non-Metallic Mineral Products	3.00	3.00	3.20	1.94	3.70	2.11
502	Glass Products	3.05	3.05	4.45	2.67	6.24	3.48
507	Petroleum And Coal Products	1.17	1.17	1.68	1.07	1.74	1.06
512	Resins, Paint, Ink And Adhesives	1.75	1.75	2.62	1.61	3.59	2.05
514	Pharmaceuticals And Medicines	0.96	0.96	1.16	0.77	1.00	0.62
517	Soap And Toiletries	1.68	1.68	1.68	1.07	1.41	0.87
524	Chemical Industries	1.96	1.96	1.84	1.16	2.17	1.29
529	Jewellery And Instruments	1.02	1.02	1.02	0.67	1.06	0.66
533	Signs And Displays	3.19	3.19	2.93	1.79	2.79	1.62
538	Sporting Goods And Toys	4.28	4.28	3.34	2.02	3.93	2.24
542	Other Manufactured Products	2.13	2.13	2.29	1.42	2.15	1.28
Class Total		2.59	2.62	3.10	1.88	2.93	1.69

CLASS E - TRANSPORTATION AND STORAGE

RATE GROUP #	RATE GROUP DESCRIPTION	Published Rate (\$)		2014 Projected Rate (\$)		2016 Projected Rate (\$)	
		2014	2016	With UFL	0 UFL	With UFL	0 UFL
551	Air Transport Industries	2.09	2.09	1.82	1.12	2.32	1.33
553	Air Transport Services	1.93	1.93	1.67	1.03	1.97	1.15
560	Warehousing	3.43	3.43	2.88	1.77	3.13	1.82
570	General Trucking	6.72	6.72	6.23	3.66	7.70	4.22
577	Courier Services	3.02	3.02	3.70	2.25	4.53	2.57
580	Miscellaneous Transport Industries	5.11	5.11	4.65	2.72	6.17	3.37
584	School Buses	3.04	3.04	2.82	1.74	3.11	1.81
590	Ambulance Services	6.46	6.46	5.18	3.07	8.77	4.83
Class Total		5.05	5.09	4.71	2.79	5.85	3.24

CLASS F - RETAIL AND WHOLESALE TRADES

RATE GROUP #	RATE GROUP DESCRIPTION	Published Rate (\$)		2014 Projected Rate (\$)		2016 Projected Rate (\$)	
		2014	2016	With UFL	\$0 UFL	With UFL	\$0 UFL
604	Food, Sales	2.54	2.54	2.25	1.40	2.45	1.44
606	Grocery And Convenience Stores	2.20	2.20	2.05	1.28	2.09	1.25
607	Specialty Food Stores	3.73	3.73	2.61	1.61	2.71	1.58
608	Beer Stores	4.17	4.17	3.42	2.07	2.36	1.39
612	Agricultural Products, Sales	2.48	2.48	2.47	1.52	2.22	1.32
630	Vehicle Services And Repairs	3.54	3.54	3.74	2.25	4.22	2.39
633	Petroleum Products, Sales	2.60	2.60	2.12	1.33	2.38	1.40
636	Other Sales	1.46	1.46	1.36	0.89	1.38	0.85
638	Pharmacies	0.70	0.70	0.70	0.47	0.70	0.44
641	Clothing Stores	1.59	1.59	1.36	0.89	1.20	0.74
657	Automobile And Truck Dealers	0.81	0.81	0.95	0.63	0.99	0.61
668	Computer, Electronic And Electrical Equipment, Sales	0.50	0.50	0.46	0.30	0.49	0.30
670	Machinery And Other Vehicles, Sales	1.84	1.84	1.93	1.21	2.06	1.23
681	Lumber And Builders Supply	3.01	3.01	2.62	1.62	2.65	1.56
685	Metal Products, Wholesale	3.25	3.25	3.18	1.93	3.58	2.05
689	Waste Materials Recycling	6.17	6.17	5.04	3.02	5.36	3.01
Class Total		1.82	1.82	1.71	1.08	1.80	1.07

CLASS G - CONSTRUCTION

RATE GROUP #	RATE GROUP DESCRIPTION	Published Rate (\$)		2014 Projected Rate (\$)		2016 Projected Rate (\$)	
		2014	2016	With UFL	\$0 UFL	With UFL	\$0 UFL
704	Electrical And Incidental Construction Services	3.69	3.69	3.81	2.31	3.53	2.03
707	Mechanical And Sheet Metal Work	4.16	4.16	4.12	2.49	3.99	2.28
711	Roadbuilding And Excavating	5.29	5.29	4.90	2.94	4.72	2.67
719	Inside Finishing	7.51	7.51	5.84	3.48	5.89	3.30
723	Industrial, Commercial & Institutional Construction	4.55	4.55	4.78	2.86	4.42	2.51
728	Roofing	14.80	14.80	12.09	7.07	12.46	6.83
732	Heavy Civil Construction	7.03	7.03	6.38	3.79	6.05	3.38
737	Millwrighting And Welding	6.90	6.90	6.19	3.68	6.08	3.40
741	Masonry	12.70	12.70	11.88	6.95	11.99	6.58
748	Form Work And Demolition	18.31	18.31	12.18	7.13	12.23	6.71
751	Siding And Outside Finishing	10.25	10.25	8.02	4.73	7.06	3.93
764	Homebuilding	9.10	9.10	6.76	4.01	6.99	3.89
Class Total		6.45	6.43	5.59	3.33	5.43	3.05

CLASS H - GOVERNMENT AND RELATED

RATE GROUP #	RATE GROUP DESCRIPTION	Published Rate (\$)		2014 Projected Rate (\$)		2016 Projected Rate (\$)	
		2014	2016	With UFL	\$0 UFL	With UFL	\$0 UFL
810	School Boards	0.81	0.81	0.71	0.47	0.91	0.56
817	Educational Facilities	0.36	0.36	0.38	0.25	0.38	0.24
830	Power And Telecommunication Lines	4.45	4.45	3.51	2.14	3.42	1.97
833	Electric Power Generation	0.78	0.78	0.82	0.55	0.81	0.51
835	Oil, Power And Water Distribution	1.07	1.07	1.11	0.74	1.17	0.73
838	Natural Gas Distribution	0.69	0.69	0.99	0.67	0.61	0.39
845	Local Government Services	2.24	2.88	2.44	1.50	3.32	1.91
851	Homes For Nursing Care	3.29	3.29	3.79	2.28	3.29	1.89
852	Homes For Residential Care	3.30	3.30	3.50	2.11	3.00	1.73
853	Hospitals	1.10	1.10	1.17	0.77	1.07	0.66
857	Nursing Services	3.31	3.31	3.78	2.27	3.28	1.89
858	Group Homes	3.14	3.14	3.44	2.08	3.93	2.23
861	Treatment Clinics And Specialized Services	1.10	1.10	1.14	0.75	1.14	0.70
875	Professional Offices And Agencies	0.73	0.73	0.84	0.55	0.93	0.57
Class Total		1.37	1.42	1.48	0.93	1.46	0.87

CLASS I – OTHER SERVICES

RATE GROUP #	RATE GROUP DESCRIPTION	Published Rate (\$)		2014 Projected Rate (\$)		2016 Projected Rate (\$)	
		2014	2016	With UFL	\$0 UFL	With UFL	\$0 UFL
905	Apartment And Condominium Services	3.04	3.04	2.85	1.75	2.67	1.56
908	Other Real Estate Services	1.31	1.31	1.02	0.68	0.91	0.56
911	Security And Investigative Services	1.74	1.74	1.74	1.10	1.86	1.12
919	Restaurants And Catering	1.72	1.72	1.75	1.11	1.71	1.04
921	Hotels, Motels And Camping	3.10	3.10	3.45	2.09	3.19	1.84
923	Janitorial Services	3.73	3.73	3.65	2.21	3.14	1.81
929	Supply Of Non-Clerical Labour	5.05	5.05	3.88	2.34	3.45	1.98
933	Equipment Rental And Repair Services	3.08	3.08	3.65	2.20	3.15	1.82
937	Recreational Services And Facilities	2.19	2.19	2.13	1.33	2.22	1.32
944	Personal Services	3.26	3.26	2.59	1.59	2.61	1.53
956	Legal And Financial Services	0.21	0.21	0.19	0.13	0.20	0.13
958	Technical And Business Services	0.38	0.38	0.48	0.32	0.39	0.25
962	Advertising And Entertainment	1.09	1.09	0.95	0.63	1.13	0.70
975	Linen And Laundry Services	4.12	4.12	3.98	2.40	3.61	2.07
981	Membership Organizations	0.79	0.79	0.96	0.63	0.87	0.54
983	Communications Industries	0.37	0.37	0.37	0.24	0.36	0.22
Class Total		1.31	1.34	1.29	0.81	1.23	0.74

Schedule 1	2.55	2.59	2.55	1.56	2.59	1.49
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Published Rate represents the premium rate as reported in the *Premium Rate Manual*.

Projected Rate represents the projected premium rate for respective industries, considering the:

- adjusted NCC to reflect the actual experience
- balance to the Schedule 1 premium rates with and without the UFL

UNDERLYING ASSUMPTIONS

The working model reflects the updated Rate Framework as though it had been implemented in 2016, considering relevant data for the period 2009-2014.

To develop this version of projected premium rates, the WSIB considered the following:

- Adjusted NCC by industry class in line with their claims experience;
- Allocation of the administrative costs, using the current method, but factoring adjusted NCC;
- Apportionment of the UFL utilizing the former NCC methodology, but factoring adjusted NCC; and
- Revenue neutrality, balancing class-level projected rates to \$2.59 and \$1.49, where only the value of the UFL (\$1.00) represents the variance.

The updated Rate Framework does not currently consider:

- Where the Temporary Employment Agencies (TEA) will be classified based on the industry classes they supply labour to, as the appropriate allocation of their insurable earnings and costs to the appropriate industry class is unknown. Consequently, the insurable earnings and claim costs associated with these TEA's have been removed from the proposed 34 classes. These insurable earnings and claims costs will be added to the proposed 34 classes once the data has been validated with the TEA's; and
- Allowing multiple rates for distinct business activities that have no ancillary relationship, association or dependency, when constituted as a single legal identity or not. This concept is under review by the WSIB.