

2020 Premium rates manual

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Introduction

Premium rates summary

For the fourth year in a row, the Workplace Safety and Insurance Board (WSIB) has reduced the average premium rate for Schedule 1 businesses. The reduction for 2020 is 17 per cent, a decrease from \$1.65 on every \$100 of insurable earnings in 2019 to an average of \$1.37 in 2020. The total cumulative reduction to the average premium rate since 2016 is 47.1 per cent.

Our 2020 premium rates were calculated using our new rate-setting model and North American Industry Classification System (NAICS)-based classification structure. Our new model better reflects individual claims experience and uses a two-step approach to set and adjust premium rates for businesses:

Step one: setting the class rate for each industry class based on their risk profile and share of responsibility to maintain the insurance fund.

Step two: looks at how each business's individual claims history compares to the rest of the businesses in their class/subclass. This means that your overall rate in the new model will reflect your individual claims experience and risk.

This approach ensures businesses pay a fair rate that is reflective of their industry and experience.

To help businesses prepare for any projected rate increases or decreases in our new model, rate movement is subject to both transition rules and regular rate framework movement rules. Businesses can better plan for the future and participate in the programs we offer to make a difference in their health and safety experience now.

Our 2020 premium rates completely eliminate the Past Claims Cost (PCC) component of premium rates that was previously used to reduce the WSIB's unfunded liability, and reflect lower administrative costs and New Claims Costs (NCC).

Establishing premium rates

The Schedule 1 costs of the workplace safety and insurance system are funded through premium rates, which are applied to the insurable earnings of Schedule 1 businesses. Schedule 1 businesses are not all charged the same rate. To ensure fair premium rates, businesses are placed into 34 classes/subclasses aligned with the NAICS based on the type of work they do. Businesses that have more than one business activity will be classified according to their predominant business activity – the business activity with the highest amount of insurable earnings.

Each class/subclass has a different premium rate, reflecting the average risk of the business activities of the industries insured in that group. You can find more details on classification in our [Employer Classification Manual](#).

Determining 2020 rates

We calculate premium rates annually to reflect the ongoing experience of businesses and the WSIB's latest financial requirements and targets. Under our new rate-setting model, each of the 34 classes/subclasses has a series of risk bands and each risk band has an associated rate, either above or below the class rate.

The class rate represents the premium rate a business would pay based on the collective risk profile for all the businesses within the class and the class's shared responsibility to maintain the insurance fund. If the class rate changes as a result of the overall claims experience of that class, it will affect the other risk band rates within that class.

Each business is assigned to a risk band that best represents its risk in relation to other businesses in its class. The difference between successive risk band rates is approximately five per cent.

Businesses in a given class that fall under the same risk band rate have similar risk profiles and will pay the same rate.

The following rates are determined for each business:

1. Projected premium rate: the rate the business would pay if there were no limits in risk band movement. This rate reflects the business's individual claims cost experience relative to the class to the extent the business is predictable (or credible). If a business is eligible for a decrease from their starting point rate, the projected rate may also contain a provision for funding transition costs.
2. Prior year rate: in 2020, this will be the "starting point rate," defined as the lesser of:
 - i. the 2019 premium rate¹ modified by a net ratio that considers three years of experience rating adjustments (the "net premium rate"); or
 - ii. the rate for the risk band that contains the net premium rate.

Net premium rate is calculated as follows:

- a) calculate total premium for 2016-2018 net of PCC
- b) calculate net rebate or surcharge for 2016-2018
- c) subtract rebate from or add surcharge to the premium from (a) above

¹ Weighted average using insurable earnings for cases with more than one rate

- d) divide (c) by (a) to get the net premium ratio
- e) subtract PCC component from 2019 rate group rate
- f) multiply the result from (e) by the net premium ratio and add the 2019 rate group PCC to this result
- g) the result of (f) is the net premium rate

3. Actual premium rate: the rate a business will pay after applying the risk band movement limits defined by the [Employer Level Premium Rate Setting](#) policy to the prior year rate (or starting point in 2020) and projected premium rate (in 2020, the [Transition](#) policy will be applied to the starting point rate and projected premium rate).

The following process was used to determine 2020 rates:

1. Determine overall Schedule 1 average rate: \$1.37 for 2020 premium year.
2. Determine a fair cost (i.e. claims-based cost) for each NAICS class that recovers the required premium in total for the whole of Schedule 1.
3. Determine the class rate for each class that recovers the necessary premium based on insurable earnings distribution by risk band. Class rates and their corresponding risk band premium rates are included respectively in the sections [Class rates for risk banding](#) and [Table of risk band rates](#) of this manual.
4. Place businesses in their proper risk band based on their experience relative to the class.
5. Businesses' insurable earnings are placed into their corresponding risk band. Risk bands for each business are determined based on the projected rate.
6. For each business, compare the projected rate with the starting point rate and apply transition rules. Transition rules (no rate increases, all decreases to projected risk band for 2020) will determine the business's actual rate.
7. Adjust rates as needed to recover transition costs.

For more details on premium rate setting, see our policy on [Employer Level Premium Rate Setting](#).

The average Schedule 1 premium rate, class rates and rules for determining the actual premium rates are approved by the WSIB's Board of Directors. Premium rates are expressed as a dollar amount per \$100 of insurable earnings.

Premium rates include an amount for:

1. NCC – this covers the projected total future cost of injuries or illnesses expected to arise during the upcoming year, including any additional margins the WSIB may require.
2. Administration expenses – this is the cost required to administer the workplace compensation system in Ontario and fulfill legislative obligations.

The average Schedule 1 premium rate includes these components reflecting the financial premium requirement. For each of the classes/subclasses their premium rate also includes an NCC and Administration expense amount which is allocated based on claims experience and insurable earnings data from the most recent six years. For 2020, this is 2013 through 2018. Further details are included in the section [Class/subclass premium rate components](#) of this manual.

The WSIB sets an annual maximum ceiling for average earnings to determine benefits and premiums. The ceiling is set each year according to the *Workplace Safety and Insurance Act* (WSIA). The ceiling for the 2020 premium rate year is 175 per cent of the average industrial wage for Ontario from the most recent published Statistics Canada earnings data available on July 1, 2019. The WSIB annual maximum insurable earnings for 2020 is \$95,400, an increase of three per cent over the 2019 ceiling of \$92,600.

Classification scheme and data sources

Businesses are assigned one or more six-digit codes adapted from NAICS classes/subclasses based on their business activities. The majority of businesses will have a single business activity and those that have more than one business activity will be classified according to their predominant business activity.

Businesses with distinct and unrelated business activities can request multiple classes/subclasses and would be eligible if they meet the WSIB's multi-rating policy criteria. See our policy on [Single and Multiple Premium Rates](#).

Certain businesses have been classified using an alternative approach due to their unique circumstances based on the workplace safety and insurance system. This includes non-exempt partners and executive officers in construction addressed in the section [Executive officers and owners exempted in construction](#) of this manual.

These special cases are relevant only for industry classification by the WSIB but not to broader economic analysis. The NAICS system does not recognize this alternate treatment so the WSIB has established additional six-digit class/subclass codes to handle classification of these businesses.

The figures shown in this manual are based on the data available as of January 2019. You can get more recent information by contacting the WSIB (see the section [Contact information](#) of this manual).

Our role

The WSIB is a statutory corporation created by an Act of the Ontario Legislature in 1914. The WSIB is responsible for administering the *WSIA*. The WSIB receives no government funding. We are funded solely through premiums paid by businesses insured by us. Revenue is also raised through returns on invested assets.

We help support people and businesses affected by workplace injuries and illnesses – providing a comprehensive bundle of insurance benefits as set out in the Act helping people recover and return to work by:

- providing benefits to people who become injured or ill at work and the dependents of people who have died as a result of a workplace injury or illness
- assisting in the return to work and recovery of work-related injuries or illnesses

Businesses covered by *WSIA*, are divided into two groups, referred to as Schedule 1 and Schedule 2. This manual pertains to Schedule 1 businesses only.

2020 industry classification scheme

Class/subclass	Description	NAICS equivalent
A	Agriculture	11
B	Mining, quarrying and oil and gas extraction	21
C	Utilities	22
D1	Educational services	61
D2	Public administration	91
D3	Hospitals	622
E1	Food, textiles and related manufacturing	31
E2	Non-metallic and mineral manufacturing	321-322-326-327
E3	Printing, petroleum and chemical manufacturing	323-324-325
E4	Metal, transportation equipment and furniture manufacturing	331-332-336-337
E5	Machinery, electrical equipment and miscellaneous manufacturing	333-335-339
E6	Computer and electronic manufacturing	334
F1	Rail, water, truck transportation and postal service	482-483-484-491
F2	Air, transit, ground passenger, recreational and pipeline transportation, courier services and warehousing	481-485-486-487-488-492-493
G1	Building construction	236
G2	Infrastructure construction	237
G3	Foundation, structure and building exterior construction	2381
G4	Building equipment construction	2382
G5	Specialty trades construction	2383-2389
H1	Petroleum, food, motor vehicle and miscellaneous wholesale	411-412-413-415-418
H2	Personal and household goods, building materials and machinery wholesale	414-416-417-419
I1	Motor vehicles, building materials and food and beverage retail	441-444-445-447
I2	Furniture, home furnishings, clothing and clothing accessories retail	442-448
I3	Electronics, appliances and health and personal care retail	443-446
I4	Specialized retail and department stores	45
J	Information and culture	51
K	Finance, management and leasing	52-53-55
L	Professional, scientific and technical	54
M	Administration, services to buildings, dwellings and open spaces	56
N1	Ambulatory health care	621
N2	Nursing and residential care facilities	623
N3	Social assistance	624
O	Leisure and hospitality	71-72
P	Other services	81

2020 classification codes by class/subclass

A: Agriculture

Classification code	Description
001010	Supply of labour to Class A
111110	Soybean farming
111120	Oilseed (except soybean) farming
111130	Dry pea and bean farming
111140	Wheat farming
111150	Corn farming
111160	Rice farming
111190	Other grain farming
111211	Potato farming
111219	Other vegetable (except potato) and melon farming
111310	Orange groves
111320	Citrus (except orange) groves
111330	Non-citrus fruit and tree nut farming
111411	Mushroom production
111412	Cannabis grown under cover
111419	Other food crops grown under cover
111421	Nursery and tree production
111422	Floriculture production
111910	Tobacco farming
111920	Cotton farming
111930	Sugar cane farming
111940	Hay farming
111993	Fruit and vegetable combination farming
111994	Maple syrup and products production
111995	Cannabis grown in open fields
111999	All other miscellaneous crop farming
112110	Beef cattle ranching and farming, including feedlots
112120	Dairy cattle and milk production
112210	Hog and pig farming
112310	Chicken egg production
112320	Broiler and other meat-type chicken production
112330	Turkey production
112340	Poultry hatcheries
112391	Combination poultry and egg production
112399	All other poultry production
112410	Sheep farming
112420	Goat farming
112510	Aquaculture
112910	Apiculture
112920	Horse and other equine production
112930	Fur-bearing animal and rabbit production
112991	Animal combination farming
112999	All other miscellaneous animal production
113110	Timber tract operations
113210	Forest nurseries and gathering of forest products
113311	Logging (except contract)

2020 classification codes by class/subclass

A: Agriculture

Classification code	Description
113312	Contract logging
114113	Salt water fishing
114114	Freshwater fishing
114210	Hunting and trapping
115110	Support activities for crop production
115210	Support activities for animal production
115310	Support activities for forestry

2020 classification codes by class/subclass

B: Mining, quarrying and oil and gas extraction

Classification code	Description
001020	Supply of labour to Class B
211110	Oil and gas extraction (except oil sands)
211141	In-situ oil sands extraction
211142	Mined oil sands extraction
212114	Bituminous coal mining
212115	Subbituminous coal mining
212116	Lignite coal mining
212210	Iron ore mining
212220	Gold and silver ore mining
212231	Lead-zinc ore mining
212232	Nickel-copper ore mining
212233	Copper-zinc ore mining
212291	Uranium ore mining
212299	All other metal ore mining
212314	Granite mining and quarrying
212315	Limestone mining and quarrying
212316	Marble mining and quarrying
212317	Sandstone mining and quarrying
212323	Sand and gravel mining and quarrying
212326	Shale, clay and refractory mineral mining and quarrying
212392	Diamond mining
212393	Salt mining
212394	Asbestos mining
212395	Gypsum mining
212396	Potash mining
212397	Peat extraction
212398	All other non-metallic mineral mining and quarrying
213111	Oil and gas contract drilling
213117	Contract drilling (except oil and gas)
213118	Services to oil and gas extraction
213119	Other support activities for mining

2020 classification codes by class/subclass

C: Utilities

Classification code	Description
001030	Supply of labour to Class C
221111	Hydro-electric power generation
221112	Fossil-fuel electric power generation
221113	Nuclear electric power generation
221119	Other electric power generation
221121	Electric bulk power transmission and control
221122	Electric power distribution
221210	Natural gas distribution
221310	Water supply and irrigation systems
221320	Sewage treatment facilities
221330	Steam and air-conditioning supply

2020 classification codes by class/subclass

D1: Educational services

Classification code	Description
001040	Supply of labour to Class D1
611110	Elementary and secondary schools
611210	Community colleges and C.E.G.E.P.s
611310	Universities
611410	Business and secretarial schools
611420	Computer training
611430	Professional and management development training
611510	Technical and trade schools
611610	Fine arts schools
611620	Athletic instruction
611630	Language schools
611690	All other schools and instruction
611710	Educational support services

2020 classification codes by class/subclass

D2: Public administration

Classification code	Description
001050	Supply of labour to Class D2
911110	Defence services
911210	Federal courts of law
911220	Federal correctional services
911230	Federal police services
911240	Federal regulatory services
911290	Other federal protective services
911310	Federal labour and employment services
911320	Immigration services
911390	Other federal labour, employment and immigration services
911410	Foreign affairs
911420	International assistance
911910	Other federal government public administration
912110	Provincial courts of law
912120	Provincial correctional services
912130	Provincial police services
912140	Provincial fire-fighting services
912150	Provincial regulatory services
912190	Other provincial protective services
912210	Provincial labour and employment services
912910	Other provincial and territorial public administration
913110	Municipal courts of law
913120	Municipal correctional services
913130	Municipal police services
913140	Municipal fire-fighting services
913150	Municipal regulatory services
913190	Other municipal protective services
913910	Other local, municipal and regional public administration
914110	Aboriginal public administration
919110	International and other extra-territorial public administration

2020 classification codes by class/subclass

D3: Hospitals

Classification code	Description
001060	Supply of labour to Class D3
622111	General (except paediatric) hospitals
622112	Paediatric hospitals
622210	Psychiatric and substance abuse hospitals
622310	Specialty (except psychiatric and substance abuse) hospitals

2020 classification codes by class/subclass

E1: Food, textiles and related manufacturing

Classification code	Description
001070	Supply of labour to Class E1
311111	Dog and cat food manufacturing
311119	Other animal food manufacturing
311211	Flour milling
311214	Rice milling and malt manufacturing
311221	Wet corn milling
311224	Oilseed processing
311225	Fat and oil refining and blending
311230	Breakfast cereal manufacturing
311310	Sugar manufacturing
311340	Non-chocolate confectionery manufacturing
311351	Chocolate and chocolate confectionery manufacturing from cacao beans
311352	Confectionery manufacturing from purchased chocolate
311410	Frozen food manufacturing
311420	Fruit and vegetable canning, pickling and drying
311511	Fluid milk manufacturing
311515	Butter, cheese, and dry and condensed dairy product manufacturing
311520	Ice cream and frozen dessert manufacturing
311611	Animal (except poultry) slaughtering
311614	Rendering and meat processing from carcasses
311615	Poultry processing
311710	Seafood product preparation and packaging
311811	Retail bakeries
311814	Commercial bakeries and frozen bakery product manufacturing
311821	Cookie and cracker manufacturing
311824	Flour mixes, dough, and pasta manufacturing from purchased flour
311830	Tortilla manufacturing
311911	Roasted nut and peanut butter manufacturing
311919	Other snack food manufacturing
311920	Coffee and tea manufacturing
311930	Flavouring syrup and concentrate manufacturing
311940	Seasoning and dressing manufacturing
311990	All other food manufacturing
312110	Soft drink and ice manufacturing
312120	Breweries
312130	Wineries
312140	Distilleries
312210	Tobacco stemming and redrying
312220	Tobacco product manufacturing
312310	Cannabis product manufacturing
313110	Fibre, yarn and thread mills
313210	Broad-woven fabric mills
313220	Narrow fabric mills and Schiffli machine embroidery
313230	Nonwoven fabric mills
313240	Knit fabric mills
313310	Textile and fabric finishing
313320	Fabric coating

2020 classification codes by class/subclass

E1: Food, textiles and related manufacturing

Classification code	Description
314110	Carpet and rug mills
314120	Curtain and linen mills
314910	Textile bag and canvas mills
314990	All other textile product mills
315110	Hosiery and sock mills
315190	Other clothing knitting mills
315210	Cut and sew clothing contracting
315220	Men's and boys' cut and sew clothing manufacturing
315241	Infants' cut and sew clothing manufacturing
315249	Women's and girls' cut and sew clothing manufacturing
315281	Fur and leather clothing manufacturing
315289	All other cut and sew clothing manufacturing
315990	Clothing accessories and other clothing manufacturing
316110	Leather and hide tanning and finishing
316210	Footwear manufacturing
316990	Other leather and allied product manufacturing

2020 classification codes by class/subclass

E2: Non-metallic and mineral manufacturing

Classification code	Description
001080	Supply of labour to Class E2
321111	Sawmills (except shingle and shake mills)
321112	Shingle and shake mills
321114	Wood preservation
321211	Hardwood veneer and plywood mills
321212	Softwood veneer and plywood mills
321215	Structural wood product manufacturing
321216	Particle board and fibreboard mills
321217	Waferboard mills
321911	Wood window and door manufacturing
321919	Other millwork
321920	Wood container and pallet manufacturing
321991	Manufactured (mobile) home manufacturing
321992	Prefabricated wood building manufacturing
321999	All other miscellaneous wood product manufacturing
322111	Mechanical pulp mills
322112	Chemical pulp mills
322121	Paper (except newsprint) mills
322122	Newsprint mills
322130	Paperboard mills
322211	Corrugated and solid fibre box manufacturing
322212	Folding paperboard box manufacturing
322219	Other paperboard container manufacturing
322220	Paper bag and coated and treated paper manufacturing
322230	Stationery product manufacturing
322291	Sanitary paper product manufacturing
322299	All other converted paper product manufacturing
326111	Plastic bag and pouch manufacturing
326114	Plastic film and sheet manufacturing
326121	Unlaminated plastic profile shape manufacturing
326122	Plastic pipe and pipe fitting manufacturing
326130	Laminated plastic plate, sheet (except packaging), and shape manufacturing
326140	Polystyrene foam product manufacturing
326150	Urethane and other foam product (except polystyrene) manufacturing
326160	Plastic bottle manufacturing
326191	Plastic plumbing fixture manufacturing
326193	Motor vehicle plastic parts manufacturing
326196	Plastic window and door manufacturing
326198	All other plastic product manufacturing
326210	Tire manufacturing
326220	Rubber and plastic hose and belting manufacturing
326290	Other rubber product manufacturing
327110	Pottery, ceramics and plumbing fixture manufacturing
327120	Clay building material and refractory manufacturing
327214	Glass manufacturing
327215	Glass product manufacturing from purchased glass
327310	Cement manufacturing

2020 classification codes by class/subclass

E2: Non-metallic and mineral manufacturing

Classification code	Description
327320	Ready-mix concrete manufacturing
327330	Concrete pipe, brick and block manufacturing
327390	Other concrete product manufacturing
327410	Lime manufacturing
327420	Gypsum product manufacturing
327910	Abrasive product manufacturing
327990	All other non-metallic mineral product manufacturing

2020 classification codes by class/subclass

E3: Printing, petroleum and chemical manufacturing

Classification code	Description
001090	Supply of labour to Class E3
323113	Commercial screen printing
323114	Quick printing
323115	Digital printing
323116	Manifold business forms printing
323119	Other printing
323120	Support activities for printing
324110	Petroleum refineries
324121	Asphalt paving mixture and block manufacturing
324122	Asphalt shingle and coating material manufacturing
324190	Other petroleum and coal product manufacturing
325110	Petrochemical manufacturing
325120	Industrial gas manufacturing
325130	Synthetic dye and pigment manufacturing
325181	Alkali and chlorine manufacturing
325189	All other basic inorganic chemical manufacturing
325190	Other basic organic chemical manufacturing
325210	Resin and synthetic rubber manufacturing
325220	Artificial and synthetic fibres and filaments manufacturing
325313	Chemical fertilizer (except potash) manufacturing
325314	Mixed fertilizer manufacturing
325320	Pesticide and other agricultural chemical manufacturing
325410	Pharmaceutical and medicine manufacturing
325510	Paint and coating manufacturing
325520	Adhesive manufacturing
325610	Soap and cleaning compound manufacturing
325620	Toilet preparation manufacturing
325910	Printing ink manufacturing
325920	Explosives manufacturing
325991	Custom compounding of purchased resins
325999	All other miscellaneous chemical product manufacturing

2020 classification codes by class/subclass

E4: Metal, transportation equipment and furniture manufacturing

Classification code	Description
001100	Supply of labour to Class E4
331110	Iron and steel mills and ferro-alloy manufacturing
331210	Iron and steel pipes and tubes manufacturing from purchased steel
331221	Cold-rolled steel shape manufacturing
331222	Steel wire drawing
331313	Primary production of alumina and aluminum
331317	Aluminum rolling, drawing, extruding and alloying
331410	Non-ferrous metal (except aluminum) smelting and refining
331420	Copper rolling, drawing, extruding and alloying
331490	Non-ferrous metal (except copper and aluminum) rolling, drawing, extruding and alloying
331511	Iron foundries
331514	Steel foundries
331523	Non-ferrous metal die-casting foundries
331529	Non-ferrous metal foundries (except die-casting)
332113	Forging
332118	Stamping
332210	Cutlery and hand tool manufacturing
332311	Prefabricated metal building and component manufacturing
332314	Concrete reinforcing bar manufacturing
332319	Other plate work and fabricated structural product manufacturing
332321	Metal window and door manufacturing
332329	Other ornamental and architectural metal product manufacturing
332410	Power boiler and heat exchanger manufacturing
332420	Metal tank (heavy gauge) manufacturing
332431	Metal can manufacturing
332439	Other metal container manufacturing
332510	Hardware manufacturing
332611	Spring (heavy gauge) manufacturing
332619	Other fabricated wire product manufacturing
332710	Machine shops
332720	Turned product and screw, nut and bolt manufacturing
332810	Coating, engraving, cold and heat treating and allied activities
332910	Metal valve manufacturing
332991	Ball and roller bearing manufacturing
332999	All other miscellaneous fabricated metal product manufacturing
336110	Automobile and light-duty motor vehicle manufacturing
336120	Heavy-duty truck manufacturing
336211	Motor vehicle body manufacturing
336212	Truck trailer manufacturing
336215	Motor home, travel trailer and camper manufacturing
336310	Motor vehicle gasoline engine and engine parts manufacturing
336320	Motor vehicle electrical and electronic equipment manufacturing
336330	Motor vehicle steering and suspension components (except spring) manufacturing
336340	Motor vehicle brake system manufacturing
336350	Motor vehicle transmission and power train parts manufacturing
336360	Motor vehicle seating and interior trim manufacturing

2020 classification codes by class/subclass

E4: Metal, transportation equipment and furniture manufacturing

Classification code	Description
336370	Motor vehicle metal stamping
336390	Other motor vehicle parts manufacturing
336410	Aerospace product and parts manufacturing
336510	Railroad rolling stock manufacturing
336611	Ship building and repairing
336612	Boat building
336990	Other transportation equipment manufacturing
337110	Wood kitchen cabinet and counter top manufacturing
337121	Upholstered household furniture manufacturing
337123	Other wood household furniture manufacturing
337126	Household furniture (except wood and upholstered) manufacturing
337127	Institutional furniture manufacturing
337213	Wood office furniture, including custom architectural woodwork, manufacturing
337214	Office furniture (except wood) manufacturing
337215	Showcase, partition, shelving and locker manufacturing
337910	Mattress manufacturing
337920	Blind and shade manufacturing

2020 classification codes by class/subclass

E5: Machinery, electrical equipment and miscellaneous manufacturing

Classification code	Description
001110	Supply of labour to Class E5
333110	Agricultural implement manufacturing
333120	Construction machinery manufacturing
333130	Mining and oil and gas field machinery manufacturing
333245	Sawmill and woodworking machinery manufacturing
333246	Rubber and plastics industry machinery manufacturing
333247	Paper industry machinery manufacturing
333248	All other industrial machinery manufacturing
333310	Commercial and service industry machinery manufacturing
333413	Industrial and commercial fan and blower and air purification equipment manufacturing
333416	Heating equipment and commercial refrigeration equipment manufacturing
333511	Industrial mould manufacturing
333519	Other metalworking machinery manufacturing
333611	Turbine and turbine generator set unit manufacturing
333619	Other engine and power transmission equipment manufacturing
333910	Pump and compressor manufacturing
333920	Material handling equipment manufacturing
333990	All other general-purpose machinery manufacturing
335110	Electric lamp bulb and parts manufacturing
335120	Lighting fixture manufacturing
335210	Small electrical appliance manufacturing
335223	Major kitchen appliance manufacturing
335229	Other major appliance manufacturing
335311	Power, distribution and specialty transformers manufacturing
335312	Motor and generator manufacturing
335315	Switchgear and switchboard, and relay and industrial control apparatus manufacturing
335910	Battery manufacturing
335920	Communication and energy wire and cable manufacturing
335930	Wiring device manufacturing
335990	All other electrical equipment and component manufacturing
339110	Medical equipment and supplies manufacturing
339910	Jewellery and silverware manufacturing
339920	Sporting and athletic goods manufacturing
339930	Doll, toy and game manufacturing
339940	Office supplies (except paper) manufacturing
339950	Sign manufacturing
339990	All other miscellaneous manufacturing

2020 classification codes by class/subclass

E6: Computer and electronic manufacturing

Classification code	Description
001120	Supply of labour to Class E6
334110	Computer and peripheral equipment manufacturing
334210	Telephone apparatus manufacturing
334220	Radio and television broadcasting and wireless communications equipment manufacturing
334290	Other communications equipment manufacturing
334310	Audio and video equipment manufacturing
334410	Semiconductor and other electronic component manufacturing
334511	Navigational and guidance instruments manufacturing
334512	Measuring, medical and controlling devices manufacturing
334610	Manufacturing and reproducing magnetic and optical media

2020 classification codes by class/subclass

F1: Rail, water, truck transportation and postal service

Classification code	Description
001130	Supply of labour to Class F1
482112	Short-haul freight rail transportation
482113	Mainline freight rail transportation
482114	Passenger rail transportation
483115	Deep sea, coastal and Great Lakes water transportation (except by ferries)
483116	Deep sea, coastal and Great Lakes water transportation by ferries
483213	Inland water transportation (except by ferries)
483214	Inland water transportation by ferries
484110	General freight trucking, local
484121	General freight trucking, long distance, truck-load
484122	General freight trucking, long distance, less than truck-load
484210	Used household and office goods moving
484221	Bulk liquids trucking, local
484222	Dry bulk materials trucking, local
484223	Forest products trucking, local
484229	Other specialized freight (except used goods) trucking, local
484231	Bulk liquids trucking, long distance
484232	Dry bulk materials trucking, long distance
484233	Forest products trucking, long distance
484239	Other specialized freight (except used goods) trucking, long distance
491110	Postal service

2020 classification codes by class/subclass

F2: Air, transit, ground passenger, recreational and pipeline transportation, courier services and warehousing

Classification code	Description
001140	Supply of labour to Class F2
481110	Scheduled air transportation
481214	Non-scheduled chartered air transportation
481215	Non-scheduled specialty flying services
485110	Urban transit systems
485210	Interurban and rural bus transportation
485310	Taxi service
485320	Limousine service
485410	School and employee bus transportation
485510	Charter bus industry
485990	Other transit and ground passenger transportation
486110	Pipeline transportation of crude oil
486210	Pipeline transportation of natural gas
486910	Pipeline transportation of refined petroleum products
486990	All other pipeline transportation
487110	Scenic and sightseeing transportation, land
487210	Scenic and sightseeing transportation, water
487990	Scenic and sightseeing transportation, other
488111	Air traffic control
488119	Other airport operations
488190	Other support activities for air transportation
488210	Support activities for rail transportation
488310	Port and harbour operations
488320	Marine cargo handling
488331	Marine salvage services
488332	Ship piloting services
488339	Other navigational services to shipping
488390	Other support activities for water transportation
488410	Motor vehicle towing
488490	Other support activities for road transportation
488511	Marine shipping agencies
488519	Other freight transportation arrangement
488990	Other support activities for transportation
492110	Couriers
492210	Local messengers and local delivery
493110	General warehousing and storage
493120	Refrigerated warehousing and storage
493130	Farm product warehousing and storage
493190	Other warehousing and storage

2020 classification codes by class/subclass

G1: Building construction

Classification code	Description
001150	Supply of labour to Class G1
007010	Non-Exempt Partners and Executive Officers in Construction - G1
236110	Residential building construction
236210	Industrial building and structure construction
236220	Commercial and institutional building construction

2020 classification codes by class/subclass

G2: Infrastructure construction

Classification code	Description
001160	Supply of labour to Class G2
007020	Non-Exempt Partners and Executive Officers in Construction - G2
237110	Water and sewer line and related structures construction
237120	Oil and gas pipeline and related structures construction
237130	Power and communication line and related structures construction
237210	Land subdivision
237310	Highway, street and bridge construction
237990	Other heavy and civil engineering construction

2020 classification codes by class/subclass

G3: Foundation, structure and building exterior construction

Classification code	Description
001170	Supply of labour to Class G3
007030	Non-Exempt Partners and Executive Officers in Construction - G3
238110	Poured concrete foundation and structure contractors
238120	Structural steel and precast concrete contractors
238130	Framing contractors
238140	Masonry contractors
238150	Glass and glazing contractors
238160	Roofing contractors
238170	Siding contractors
238190	Other foundation, structure and building exterior contractors

2020 classification codes by class/subclass

G4: Building equipment construction

Classification code	Description
001180	Supply of labour to Class G4
007040	Non-Exempt Partners and Executive Officers in Construction - G4
238210	Electrical contractors and other wiring installation contractors
238220	Plumbing, heating and air-conditioning contractors
238291	Elevator and escalator installation contractors
238299	All other building equipment contractors

2020 classification codes by class/subclass

G5: Specialty trades construction

Classification code	Description
001190	Supply of labour to Class G5
007050	Non-Exempt Partners and Executive Officers in Construction - G5
238310	Drywall and insulation contractors
238320	Painting and wall covering contractors
238330	Flooring contractors
238340	Tile and terrazzo contractors
238350	Finish carpentry contractors
238390	Other building finishing contractors
238910	Site preparation contractors
238990	All other specialty trade contractors

2020 classification codes by class/subclass

H1: Petroleum, food, motor vehicle and miscellaneous wholesale

Classification code	Description
001200	Supply of labour to Class H1
411110	Live animal merchant wholesalers
411120	Oilseed and grain merchant wholesalers
411130	Nursery stock and plant merchant wholesalers
411190	Other farm product merchant wholesalers
412110	Petroleum and petroleum products merchant wholesalers
413110	General-line food merchant wholesalers
413120	Dairy and milk products merchant wholesalers
413130	Poultry and egg merchant wholesalers
413140	Fish and seafood product merchant wholesalers
413150	Fresh fruit and vegetable merchant wholesalers
413160	Red meat and meat product merchant wholesalers
413190	Other specialty-line food merchant wholesalers
413210	Non-alcoholic beverage merchant wholesalers
413220	Alcoholic beverage merchant wholesalers
413310	Cigarette and tobacco product merchant wholesalers
413410	Cannabis merchant wholesalers
415110	New and used automobile and light-duty truck merchant wholesalers
415120	Truck, truck tractor and bus merchant wholesalers
415190	Recreational and other motor vehicles merchant wholesalers
415210	Tire merchant wholesalers
415290	Other new motor vehicle parts and accessories merchant wholesalers
415310	Used motor vehicle parts and accessories merchant wholesalers
418110	Recyclable metal merchant wholesalers
418120	Recyclable paper and paperboard merchant wholesalers
418190	Other recyclable material merchant wholesalers
418210	Stationery and office supplies merchant wholesalers
418220	Other paper and disposable plastic product merchant wholesalers
418310	Agricultural feed merchant wholesalers
418320	Seed merchant wholesalers
418390	Agricultural chemical and other farm supplies merchant wholesalers
418410	Chemical (except agricultural) and allied product merchant wholesalers
418910	Log and wood chip merchant wholesalers
418920	Mineral, ore and precious metal merchant wholesalers
418930	Second-hand goods (except machinery and automotive) merchant wholesalers
418990	All other merchant wholesalers

2020 classification codes by class/subclass

H2: Personal and household goods, building materials and machinery wholesale

Classification code	Description
001210	Supply of labour to Class H2
414110	Clothing and clothing accessories merchant wholesalers
414120	Footwear merchant wholesalers
414130	Piece goods, notions and other dry goods merchant wholesalers
414210	Home entertainment equipment merchant wholesalers
414220	Household appliance merchant wholesalers
414310	China, glassware, crockery and pottery merchant wholesalers
414320	Floor covering merchant wholesalers
414330	Linen, drapery and other textile furnishings merchant wholesalers
414390	Other home furnishings merchant wholesalers
414410	Jewellery and watch merchant wholesalers
414420	Book, periodical and newspaper merchant wholesalers
414430	Photographic equipment and supplies merchant wholesalers
414440	Sound recording merchant wholesalers
414450	Video recording merchant wholesalers
414460	Toy and hobby goods merchant wholesalers
414470	Amusement and sporting goods merchant wholesalers
414510	Pharmaceuticals and pharmacy supplies merchant wholesalers
414520	Toiletries, cosmetics and sundries merchant wholesalers
416110	Electrical wiring and construction supplies merchant wholesalers
416120	Plumbing, heating and air-conditioning equipment and supplies merchant wholesalers
416210	Metal service centres
416310	General-line building supplies merchant wholesalers
416320	Lumber, plywood and millwork merchant wholesalers
416330	Hardware merchant wholesalers
416340	Paint, glass and wallpaper merchant wholesalers
416390	Other specialty-line building supplies merchant wholesalers
417110	Farm, lawn and garden machinery and equipment merchant wholesalers
417210	Construction and forestry machinery, equipment and supplies merchant wholesalers
417220	Mining and oil and gas well machinery, equipment and supplies merchant wholesalers
417230	Industrial machinery, equipment and supplies merchant wholesalers
417310	Computer, computer peripheral and pre-packaged software merchant wholesalers
417320	Electronic components, navigational and communications equipment and supplies merchant wholesalers
417910	Office and store machinery and equipment merchant wholesalers
417920	Service establishment machinery, equipment and supplies merchant wholesalers
417930	Professional machinery, equipment and supplies merchant wholesalers
417990	All other machinery, equipment and supplies merchant wholesalers
419110	Business-to-business electronic markets
419120	Wholesale trade agents and brokers

2020 classification codes by class/subclass

I1: Motor vehicles, building materials and food and beverage retail

Classification code	Description
001220	Supply of labour to Class I1
441110	New car dealers
441120	Used car dealers
441210	Recreational vehicle dealers
441220	Motorcycle, boat and other motor vehicle dealers
441310	Automotive parts and accessories stores
441320	Tire dealers
444110	Home centres
444120	Paint and wallpaper stores
444130	Hardware stores
444190	Other building material dealers
444210	Outdoor power equipment stores
444220	Nursery stores and garden centres
445110	Supermarkets and other grocery (except convenience) stores
445120	Convenience stores
445210	Meat markets
445220	Fish and seafood markets
445230	Fruit and vegetable markets
445291	Baked goods stores
445292	Confectionery and nut stores
445299	All other specialty food stores
445310	Beer, wine and liquor stores
447110	Gasoline stations with convenience stores
447190	Other gasoline stations

2020 classification codes by class/subclass

I2: Furniture, home furnishings, clothing and clothing accessories retail

Classification code	Description
001230	Supply of labour to Class I2
442110	Furniture stores
442210	Floor covering stores
442291	Window treatment stores
442292	Print and picture frame stores
442298	All other home furnishings stores
448110	Men's clothing stores
448120	Women's clothing stores
448130	Children's and infants' clothing stores
448140	Family clothing stores
448150	Clothing accessories stores
448191	Fur stores
448199	All other clothing stores
448210	Shoe stores
448310	Jewellery stores
448320	Luggage and leather goods stores

2020 classification codes by class/subclass

I3: Electronics, appliances, health and personal care retail

Classification code	Description
001240	Supply of labour to Class I3
443143	Appliance, television and other electronics stores
443144	Computer and software stores
443145	Camera and photographic supplies stores
443146	Audio and video recordings stores
446110	Pharmacies and drug stores
446120	Cosmetics, beauty supplies and perfume stores
446130	Optical goods stores
446191	Food (health) supplement stores
446199	All other health and personal care stores

2020 classification codes by class/subclass

I4: Specialized retail and department stores

Classification code	Description
001250	Supply of labour to Class I4
451111	Golf equipment and supplies specialty stores
451112	Ski equipment and supplies specialty stores
451113	Cycling equipment and supplies specialty stores
451119	All other sporting goods stores
451120	Hobby, toy and game stores
451130	Sewing, needlework and piece goods stores
451140	Musical instrument and supplies stores
451310	Book stores and news dealers
452110	Department stores
452910	Warehouse clubs
452991	Home and auto supplies stores
452999	All other miscellaneous general merchandise stores
453110	Florists
453210	Office supplies and stationery stores
453220	Gift, novelty and souvenir stores
453310	Used merchandise stores
453910	Pet and pet supplies stores
453920	Art dealers
453930	Mobile home dealers
453992	Beer and wine-making supplies stores
453993	Cannabis stores
453999	All other miscellaneous store retailers (except beer and wine-making supplies stores)
454110	Electronic shopping and mail-order houses
454210	Vending machine operators
454311	Heating oil dealers
454312	Liquefied petroleum gas (bottled gas) dealers
454319	Other fuel dealers
454390	Other direct selling establishments

2020 classification codes by class/subclass

J: Information and culture

Classification code	Description
001260	Supply of labour to Class J
511110	Newspaper publishers
511120	Periodical publishers
511130	Book publishers
511140	Directory and mailing list publishers
511190	Other publishers
512111	Software publishers (except video game publishers)
512121	Video game publishers
512110	Motion picture and video production
512120	Motion picture and video distribution
512130	Motion picture and video exhibition
512190	Post-production and other motion picture and video industries
512230	Music publishers
512240	Sound recording studios
512250	Record production and distribution
512290	Other sound recording industries
515110	Radio broadcasting
515120	Television broadcasting
515210	Pay and specialty television
517310	Wired and wireless telecommunications carriers (except satellite)
517410	Satellite telecommunications
517911	Telecommunications resellers
517919	All other telecommunications
518210	Data processing, hosting, and related services
519110	News syndicates
519121	Libraries
519122	Archives
519130	Internet broadcasting and web search portals
519190	All other information services

2020 classification codes by class/subclass

K: Finance, management and leasing

Classification code	Description
001270	Supply of labour to Class K
521110	Monetary authorities - central bank
522111	Personal and commercial banking industry
522112	Corporate and institutional banking industry
522130	Local credit unions
522190	Other depository credit intermediation
522210	Credit card issuing
522220	Sales financing
522291	Consumer lending
522299	All other non-depository credit intermediation
522310	Mortgage and non-mortgage loan brokers
522321	Central credit unions
522329	Other financial transactions processing and clearing house activities
522390	Other activities related to credit intermediation
523110	Investment banking and securities dealing
523120	Securities brokerage
523130	Commodity contracts dealing
523140	Commodity contracts brokerage
523210	Securities and commodity exchanges
523910	Miscellaneous intermediation
523920	Portfolio management
523930	Investment advice
523990	All other financial investment activities
524111	Direct individual life, health and medical insurance carriers
524112	Direct group life, health and medical insurance carriers
524121	Direct general property and casualty insurance carriers
524122	Direct, private, automobile insurance carriers
524123	Direct, public, automobile insurance carriers
524124	Direct property insurance carriers
524125	Direct liability insurance carriers
524129	Other direct insurance (except life, health and medical) carriers
524131	Life reinsurance carriers
524132	Accident and sickness reinsurance carriers
524133	Automobile reinsurance carriers
524134	Property reinsurance carriers
524135	Liability reinsurance carriers
524139	General and other reinsurance carriers
524210	Insurance agencies and brokerages
524291	Claims adjusters
524299	All other insurance related activities
526111	Trusted pension funds
526112	Non-trusted pension funds
526911	Equity funds - Canadian
526912	Equity funds - foreign
526913	Mortgage funds
526914	Money market funds
526915	Bond and income / dividend funds - Canadian

2020 classification codes by class/subclass

K: Finance, management and leasing

Classification code	Description
526916	Bond and income / dividend funds - foreign
526917	Balanced funds / asset allocation funds
526919	Other open-ended funds
526930	Segregated (except pension) funds
526981	Securitization vehicles
526989	All other miscellaneous funds and financial vehicles
531111	Lessors of residential buildings and dwellings (except social housing projects)
531112	Lessors of social housing projects
531120	Lessors of non-residential buildings (except mini-warehouses)
531130	Self-storage mini-warehouses
531190	Lessors of other real estate property
531211	Real estate agents
531212	Offices of real estate brokers
531310	Real estate property managers
531320	Offices of real estate appraisers
531390	Other activities related to real estate
532111	Passenger car rental
532112	Passenger car leasing
532120	Truck, utility trailer and recreational vehicle (RV) rental and leasing
532210	Consumer electronics and appliance rental
532280	All other consumer goods rental
532310	General rental centres
532410	Construction, transportation, mining, and forestry machinery and equipment rental and leasing
532420	Office machinery and equipment rental and leasing
532490	Other commercial and industrial machinery and equipment rental and leasing
533110	Lessors of non-financial intangible assets (except copyrighted works)
551113	Holding companies
551114	Head offices

2020 classification codes by class/subclass

L: Professional, scientific and technical

Classification code	Description
001280	Supply of labour to Class L
541110	Offices of lawyers
541120	Offices of notaries
541190	Other legal services
541212	Offices of accountants
541213	Tax preparation services
541215	Bookkeeping, payroll and related services
541310	Architectural services
541320	Landscape architectural services
541330	Engineering services
541340	Drafting services
541350	Building inspection services
541360	Geophysical surveying and mapping services
541370	Surveying and mapping (except geophysical) services
541380	Testing laboratories
541410	Interior design services
541420	Industrial design services
541430	Graphic design services
541490	Other specialized design services
541514	Computer systems design and related services (except video game design and development)
541515	Video game design and development services
541611	Administrative management and general management consulting services
541612	Human resources consulting services
541619	Other management consulting services
541620	Environmental consulting services
541690	Other scientific and technical consulting services
541710	Research and development in the physical, engineering and life sciences
541720	Research and development in the social sciences and humanities
541810	Advertising agencies
541820	Public relations services
541830	Media buying agencies
541840	Media representatives
541850	Display advertising
541860	Direct mail advertising
541870	Advertising material distribution services
541891	Specialty advertising distributors
541899	All other services related to advertising
541910	Marketing research and public opinion polling
541920	Photographic services
541930	Translation and interpretation services
541940	Veterinary services
541990	All other professional, scientific and technical services

2020 classification codes by class/subclass

M: Administration, services to building, dwellings and open spaces

Classification code	Description
001290	Supply of labour to Class M
561110	Office administrative services
561210	Facilities support services
561310	Employment placement agencies and executive search services
561320	Temporary help services
561330	Professional employer organizations
561410	Document preparation services
561420	Telephone call centres
561430	Business service centres
561440	Collection agencies
561450	Credit bureaus
561490	Other business support services
561510	Travel agencies
561520	Tour operators
561590	Other travel arrangement and reservation services
561611	Investigation services
561612	Security guard and patrol services
561613	Armoured car services
561621	Security systems services (except locksmiths)
561622	Locksmiths
561710	Exterminating and pest control services
561721	Window cleaning services
561722	Janitorial services (except window cleaning)
561730	Landscaping services
561740	Carpet and upholstery cleaning services
561791	Duct and chimney cleaning services
561799	All other services to buildings and dwellings
561910	Packaging and labelling services
561920	Convention and trade show organizers
561990	All other support services
562110	Waste collection
562210	Waste treatment and disposal
562910	Remediation services
562920	Material recovery facilities
562990	All other waste management services

2020 classification codes by class/subclass

N1: Ambulatory health care

Classification code	Description
001300	Supply of labour to Class N1
621110	Offices of physicians
621210	Offices of dentists
621310	Offices of chiropractors
621320	Offices of optometrists
621330	Offices of mental health practitioners (except physicians)
621340	Offices of physical, occupational, and speech therapists and audiologists
621390	Offices of all other health practitioners
621410	Family planning centres
621420	Out-patient mental health and substance abuse centres
621494	Community health centres
621499	All other out-patient care centres
621510	Medical and diagnostic laboratories
621610	Home health care services
621911	Ambulance (except air ambulance) services
621912	Air ambulance services
621990	All other ambulatory health care services

2020 classification codes by class/subclass

N2: Nursing and residential care facilities

Classification code	Description
001310	Supply of labour to Class N2
623110	Nursing care facilities
623210	Residential developmental handicap facilities
623221	Residential substance abuse facilities
623222	Homes for the psychiatrically disabled
623310	Community care facilities for the elderly
623991	Transition homes for women
623992	Homes for emotionally disturbed children
623993	Homes for the physically handicapped or disabled
623999	All other residential care facilities

2020 classification codes by class/subclass

N3: Social assistance

Classification code	Description
001320	Supply of labour to Class N3
624110	Child and youth services
624120	Services for the elderly and persons with disabilities
624190	Other individual and family services
624210	Community food services
624220	Community housing services
624230	Emergency and other relief services
624310	Vocational rehabilitation services
624410	Child day-care services

2020 classification codes by class/subclass

O: Leisure and hospitality

Classification code	Description
001330	Supply of labour to Class O
711111	Theatre (except musical) companies
711112	Musical theatre and opera companies
711120	Dance companies
711130	Musical groups and artists
711190	Other performing arts companies
711213	Horse race tracks
711214	Other racing facilities and related activities
711215	Independent athletes performing before a paying audience
711217	Sports teams and clubs performing before a paying audience
711311	Live theatres and other performing arts presenters with facilities
711319	Sports stadiums and other presenters with facilities
711321	Performing arts promoters (presenters) without facilities
711322	Festivals without facilities
711329	Sports presenters and other presenters without facilities
711411	Agents and managers for artists, entertainers and other public figures
711412	Sports agents and managers
711511	Independent visual artists and artisans
711512	Independent actors, comedians and performers
711513	Independent writers and authors
712111	Non-commercial art museums and galleries
712115	History and science museums
712119	Other museums
712120	Historic and heritage sites
712130	Zoos and botanical gardens
712190	Nature parks and other similar institutions
713110	Amusement and theme parks
713120	Amusement arcades
713210	Casinos (except casino hotels)
713291	Lotteries
713299	All other gambling industries
713910	Golf courses and country clubs
713920	Skiing facilities
713930	Marinas
713940	Fitness and recreational sports centres
713950	Bowling centres
713991	Sports clubs, teams and leagues performing before a non-paying audience
713992	Other sport facilities
713999	All other amusement and recreation industries
721111	Hotels
721112	Motor hotels
721113	Resorts
721114	Motels
721120	Casino hotels
721191	Bed and breakfast
721192	Housekeeping cottages and cabins
721198	All other traveller accommodation

2020 classification codes by class/subclass

O: Leisure and hospitality

Classification code	Description
721211	Recreational vehicle (RV) parks and campgrounds
721212	Hunting and fishing camps
721213	Recreational (except hunting and fishing) and vacation camps
721310	Rooming and boarding houses
722310	Food service contractors
722320	Caterers
722330	Mobile food services
722410	Drinking places (alcoholic beverages)
722511	Full-service restaurants
722512	Limited-service eating places

2020 classification codes by class/subclass

P: Other services

Classification code	Description
001340	Supply of labour to Class P
811111	General automotive repair
811112	Automotive exhaust system repair
811119	Other automotive mechanical and electrical repair and maintenance
811121	Automotive body, paint and interior repair and maintenance
811122	Automotive glass replacement shops
811192	Car washes
811199	All other automotive repair and maintenance
811210	Electronic and precision equipment repair and maintenance
811310	Commercial and industrial machinery and equipment (except automotive and electronic) repair and maintenance
811411	Home and garden equipment repair and maintenance
811412	Appliance repair and maintenance
811420	Reupholstery and furniture repair
811430	Footwear and leather goods repair
811490	Other personal and household goods repair and maintenance
812114	Barber shops
812115	Beauty salons
812116	Unisex hair salons
812190	Other personal care services
812210	Funeral homes
812220	Cemeteries and crematoria
812310	Coin-operated laundries and dry cleaners
812320	Dry cleaning and laundry services (except coin-operated)
812330	Linen and uniform supply
812910	Pet care (except veterinary) services
812921	Photo finishing laboratories (except one-hour)
812922	One-hour photo finishing
812930	Parking lots and garages
812990	All other personal services
813110	Religious organizations
813210	Grant-making and giving services
813310	Social advocacy organizations
813410	Civic and social organizations
813910	Business associations
813920	Professional organizations
813930	Labour organizations
813940	Political organizations
813990	Other membership organizations
814110	Private households

2020 class rates for risk banding

Class/subclass	Description	Class rate
A	Agriculture	\$2.88
B	Mining, quarrying and oil and gas extraction	\$2.62
C	Utilities	\$0.82
D1	Educational services	\$0.34
D2	Public administration	\$3.50
D3	Hospitals	\$0.87
E1	Food, textiles and related manufacturing	\$1.41
E2	Non-metallic and mineral manufacturing	\$2.15
E3	Printing, petroleum and chemical manufacturing	\$1.21
E4	Metal, transportation equipment and furniture manufacturing	\$1.92
E5	Machinery, electrical equipment and miscellaneous manufacturing	\$1.27
E6	Computer and electronic manufacturing	\$0.28
F1	Rail, water, truck transportation and postal service	\$4.27
F2	Air, transit, ground passenger, recreational and pipeline transportation, courier services and warehousing	\$1.68
G1	Building construction	\$2.30
G2	Infrastructure construction	\$2.31
G3	Foundation, structure and building exterior construction	\$4.45
G4	Building equipment construction	\$1.84
G5	Specialty trades construction	\$2.47
H1	Petroleum, food, motor vehicle and miscellaneous wholesale	\$1.76
H2	Personal and household goods, building materials and machinery wholesale	\$0.82
I1	Motor vehicles, building materials and food and beverage retail	\$1.35
I2	Furniture, home furnishings, clothing and clothing accessories retail	\$0.81
I3	Electronics, appliances and health and personal care retail	\$0.34
I4	Specialized retail and department stores	\$0.93
J	Information and culture	\$0.36
K	Finance, management and leasing	\$0.90
L	Professional, scientific and technical	\$0.31
M	Administration, services to buildings, dwellings and open spaces	\$1.67
N1	Ambulatory health care	\$1.36
N2	Nursing and residential care facilities	\$2.02
N3	Social assistance	\$1.22
O	Leisure and hospitality	\$1.05
P	Other services	\$1.51

Table of risk band rates

Beginning in 2020, we are using risk bands as part of setting premium rates. This process relies on pre-defined tables of risk band rates. There is one table applicable for each of the 34 classes/subclasses adapted from NAICS, which include the following:

- the risk band numbers
- the associated range of risk profile index values
- the class rate (risk band 60 in the risk band tables)
- the risk band rate factor
- the risk band premium rate which equals the class rate times the risk band rate factor

To determine the projected rate the maximum risk band for any class/subclass is 83 (i.e. 23 risk bands above the class rate's risk band). For 2020 the minimum premium rate is \$0.07 and the lowest risk band for any class/subclass cannot have a rate below \$0.07.

The risk band tables are also used for determining the prior year risk band (or starting point risk band) with no limitations. The following general rules are provided and can be used to expand the table:

- For risk bands below the class rate, the rate factors will be determined by applying a five per cent discount to the risk band factor of the risk band above. This means the risk band factor is 95 per cent of the risk band factor for the next band up. The risk band factor will be the lower limit of the risk profile index range.
- For each risk band above the class rate the rate factors will be determined by applying a five per cent increase to the risk band factor of the risk band below. This means, the risk band factor will be 105 per cent of the risk band factor for the next band down. The risk band factor will be the upper limit of the risk profile index range.
- The risk band rate equals the class rate times the risk band rate factor.

Table of risk band rates by class/subclass

A: Agriculture

Risk band	Risk band change from class risk band	Risk profile index from	Risk profile index to	Risk band rate factor	Risk band rate
83	+ 23	2.925261	and above	3.071524	\$8.85
82	+ 22	2.785963	2.925261	2.925261	\$8.42
81	+ 21	2.653298	2.785963	2.785963	\$8.02
80	+ 20	2.526950	2.653298	2.653298	\$7.64
79	+ 19	2.406619	2.526950	2.526950	\$7.28
78	+ 18	2.292018	2.406619	2.406619	\$6.93
77	+ 17	2.182875	2.292018	2.292018	\$6.60
76	+ 16	2.078928	2.182875	2.182875	\$6.29
75	+ 15	1.979932	2.078928	2.078928	\$5.99
74	+ 14	1.885649	1.979932	1.979932	\$5.70
73	+ 13	1.795856	1.885649	1.885649	\$5.43
72	+ 12	1.710339	1.795856	1.795856	\$5.17
71	+ 11	1.628895	1.710339	1.710339	\$4.93
70	+ 10	1.551328	1.628895	1.628895	\$4.69
69	+ 9	1.477455	1.551328	1.551328	\$4.47
68	+ 8	1.407100	1.477455	1.477455	\$4.26
67	+ 7	1.340096	1.407100	1.407100	\$4.05
66	+ 6	1.276282	1.340096	1.340096	\$3.86
65	+ 5	1.215506	1.276282	1.276282	\$3.68
64	+ 4	1.157625	1.215506	1.215506	\$3.50
63	+ 3	1.102500	1.157625	1.157625	\$3.33
62	+ 2	1.050000	1.102500	1.102500	\$3.18
61	+ 1	1.020000	1.050000	1.050000	\$3.02
60	Class rate's risk band	0.980000	1.020000	1.000000	\$2.88
59	- 1	0.950000	0.980000	0.950000	\$2.74
58	- 2	0.902500	0.950000	0.902500	\$2.60
57	- 3	0.857375	0.902500	0.857375	\$2.47
56	- 4	0.814506	0.857375	0.814506	\$2.35
55	- 5	0.773781	0.814506	0.773781	\$2.23
54	- 6	0.735092	0.773781	0.735092	\$2.12
53	- 7	0.698337	0.735092	0.698337	\$2.01
52	- 8	0.663420	0.698337	0.663420	\$1.91
51	- 9	0.630249	0.663420	0.630249	\$1.82
50	- 10	0.598737	0.630249	0.598737	\$1.72
49	- 11	0.568800	0.598737	0.568800	\$1.64
48	- 12	0.540360	0.568800	0.540360	\$1.56
47	- 13	0.513342	0.540360	0.513342	\$1.48
46	- 14	0.487675	0.513342	0.487675	\$1.40
45	- 15	0.463291	0.487675	0.463291	\$1.33
44	- 16	0.440127	0.463291	0.440127	\$1.27
43	- 17	0.418120	0.440127	0.418120	\$1.20
42	- 18	0.397214	0.418120	0.397214	\$1.14
41	- 19	0.377354	0.397214	0.377354	\$1.09
40	- 20	0.358486	0.377354	0.358486	\$1.03
39	- 21	0.340562	0.358486	0.340562	\$0.98
38	- 22	0.323534	0.340562	0.323534	\$0.93
37	- 23	0.307357	0.323534	0.307357	\$0.89
36	- 24	0.291989	0.307357	0.291989	\$0.84
35	- 25	0.277390	0.291989	0.277390	\$0.80
34	- 26	0.263520	0.277390	0.263520	\$0.76

Table of risk band rates by class/subclass

A: Agriculture

Risk band	Risk band change from class risk band	Risk profile index from	Risk profile index to	Risk band rate factor	Risk band rate
33	- 27	0.250344	0.263520	0.250344	\$0.72
32	- 28	0.237827	0.250344	0.237827	\$0.68
31	- 29	0.225936	0.237827	0.225936	\$0.65
30	- 30	0.214639	0.225936	0.214639	\$0.62
29	- 31	0.203907	0.214639	0.203907	\$0.59
28	- 32	0.193711	0.203907	0.193711	\$0.56
27	- 33	0.184026	0.193711	0.184026	\$0.53
26	- 34	0.174825	0.184026	0.174825	\$0.50
25	- 35	0.166083	0.174825	0.166083	\$0.48
24	- 36	0.157779	0.166083	0.157779	\$0.45
23	- 37	0.149890	0.157779	0.149890	\$0.43
22	- 38	0.142396	0.149890	0.142396	\$0.41
21	- 39	0.135276	0.142396	0.135276	\$0.39
20	- 40	0.128512	0.135276	0.128512	\$0.37
19	- 41	0.122087	0.128512	0.122087	\$0.35
18	- 42	0.115982	0.122087	0.115982	\$0.33
17	- 43	0.110183	0.115982	0.110183	\$0.32
16	- 44	0.104674	0.110183	0.104674	\$0.30
15	- 45	0.099440	0.104674	0.099440	\$0.29
14	- 46	0.094468	0.099440	0.094468	\$0.27
13	- 47	0.089745	0.094468	0.089745	\$0.26
12	- 48	0.085258	0.089745	0.085258	\$0.25
11	- 49	0.080995	0.085258	0.080995	\$0.23
10	- 50	0.076945	0.080995	0.076945	\$0.22
9	- 51	0.073098	0.076945	0.073098	\$0.21
8	- 52	0.069443	0.073098	0.069443	\$0.20
7	- 53	0.065971	0.069443	0.065971	\$0.19
6	- 54	0.062672	0.065971	0.062672	\$0.18
5	- 55	0.059539	0.062672	0.059539	\$0.17
4	- 56	0.056562	0.059539	0.056562	\$0.16
3	- 57	0.053734	0.056562	0.053734	\$0.15
2	- 58	0.051047	0.053734	0.051047	\$0.15
1	- 59	0.048495	0.051047	0.048495	\$0.14
0	- 60	0.046070	0.048495	0.046070	\$0.13
-1	- 61	0.043766	0.046070	0.043766	\$0.13
-2	- 62	0.041578	0.043766	0.041578	\$0.12
-3	- 63	0.039499	0.041578	0.039499	\$0.11
-4	- 64	0.037524	0.039499	0.037524	\$0.11
-5	- 65	0.035648	0.037524	0.035648	\$0.10
-6	- 66	0.033866	0.035648	0.033866	\$0.10
-7	- 67	0.032172	0.033866	0.032172	\$0.09
-8	- 68	0.030564	0.032172	0.030564	\$0.09
-9	- 69	0.029035	0.030564	0.029035	\$0.08
-10	- 70	0.027584	0.029035	0.027584	\$0.08
-11	- 71	0.026205	0.027584	0.026205	\$0.08
-12	- 72	0.024894	0.026205	0.024894	\$0.07
-13	- 73	0.000000	0.024894	0.023650	\$0.07

Table of risk band rates by class/subclass

B: Mining, quarrying and oil and gas extraction

Risk band	Risk band change from class risk band	Risk profile index from	Risk profile index to	Risk band rate factor	Risk band rate
83	+ 23	2.925261	and above	3.071524	\$8.05
82	+ 22	2.785963	2.925261	2.925261	\$7.66
81	+ 21	2.653298	2.785963	2.785963	\$7.30
80	+ 20	2.526950	2.653298	2.653298	\$6.95
79	+ 19	2.406619	2.526950	2.526950	\$6.62
78	+ 18	2.292018	2.406619	2.406619	\$6.31
77	+ 17	2.182875	2.292018	2.292018	\$6.01
76	+ 16	2.078928	2.182875	2.182875	\$5.72
75	+ 15	1.979932	2.078928	2.078928	\$5.45
74	+ 14	1.885649	1.979932	1.979932	\$5.19
73	+ 13	1.795856	1.885649	1.885649	\$4.94
72	+ 12	1.710339	1.795856	1.795856	\$4.71
71	+ 11	1.628895	1.710339	1.710339	\$4.48
70	+ 10	1.551328	1.628895	1.628895	\$4.27
69	+ 9	1.477455	1.551328	1.551328	\$4.06
68	+ 8	1.407100	1.477455	1.477455	\$3.87
67	+ 7	1.340096	1.407100	1.407100	\$3.69
66	+ 6	1.276282	1.340096	1.340096	\$3.51
65	+ 5	1.215506	1.276282	1.276282	\$3.34
64	+ 4	1.157625	1.215506	1.215506	\$3.18
63	+ 3	1.102500	1.157625	1.157625	\$3.03
62	+ 2	1.050000	1.102500	1.102500	\$2.89
61	+ 1	1.020000	1.050000	1.050000	\$2.75
60	Class rate's risk band	0.980000	1.020000	1.000000	\$2.62
59	- 1	0.950000	0.980000	0.950000	\$2.49
58	- 2	0.902500	0.950000	0.902500	\$2.36
57	- 3	0.857375	0.902500	0.857375	\$2.25
56	- 4	0.814506	0.857375	0.814506	\$2.13
55	- 5	0.773781	0.814506	0.773781	\$2.03
54	- 6	0.735092	0.773781	0.735092	\$1.93
53	- 7	0.698337	0.735092	0.698337	\$1.83
52	- 8	0.663420	0.698337	0.663420	\$1.74
51	- 9	0.630249	0.663420	0.630249	\$1.65
50	- 10	0.598737	0.630249	0.598737	\$1.57
49	- 11	0.568800	0.598737	0.568800	\$1.49
48	- 12	0.540360	0.568800	0.540360	\$1.42
47	- 13	0.513342	0.540360	0.513342	\$1.34
46	- 14	0.487675	0.513342	0.487675	\$1.28
45	- 15	0.463291	0.487675	0.463291	\$1.21
44	- 16	0.440127	0.463291	0.440127	\$1.15
43	- 17	0.418120	0.440127	0.418120	\$1.10
42	- 18	0.397214	0.418120	0.397214	\$1.04
41	- 19	0.377354	0.397214	0.377354	\$0.99
40	- 20	0.358486	0.377354	0.358486	\$0.94
39	- 21	0.340562	0.358486	0.340562	\$0.89
38	- 22	0.323534	0.340562	0.323534	\$0.85
37	- 23	0.307357	0.323534	0.307357	\$0.81
36	- 24	0.291989	0.307357	0.291989	\$0.77
35	- 25	0.277390	0.291989	0.277390	\$0.73
34	- 26	0.263520	0.277390	0.263520	\$0.69
33	- 27	0.250344	0.263520	0.250344	\$0.66
32	- 28	0.237827	0.250344	0.237827	\$0.62
31	- 29	0.225936	0.237827	0.225936	\$0.59
30	- 30	0.214639	0.225936	0.214639	\$0.56
29	- 31	0.203907	0.214639	0.203907	\$0.53
28	- 32	0.193711	0.203907	0.193711	\$0.51
27	- 33	0.184026	0.193711	0.184026	\$0.48

Table of risk band rates by class/subclass

B: Mining, quarrying and oil and gas extraction

Risk band	Risk band change from class risk band	Risk profile index from	Risk profile index to	Risk band rate factor	Risk band rate
26	- 34	0.174825	0.184026	0.174825	\$0.46
25	- 35	0.166083	0.174825	0.166083	\$0.44
24	- 36	0.157779	0.166083	0.157779	\$0.41
23	- 37	0.149890	0.157779	0.149890	\$0.39
22	- 38	0.142396	0.149890	0.142396	\$0.37
21	- 39	0.135276	0.142396	0.135276	\$0.35
20	- 40	0.128512	0.135276	0.128512	\$0.34
19	- 41	0.122087	0.128512	0.122087	\$0.32
18	- 42	0.115982	0.122087	0.115982	\$0.30
17	- 43	0.110183	0.115982	0.110183	\$0.29
16	- 44	0.104674	0.110183	0.104674	\$0.27
15	- 45	0.099440	0.104674	0.099440	\$0.26
14	- 46	0.094468	0.099440	0.094468	\$0.25
13	- 47	0.089745	0.094468	0.089745	\$0.24
12	- 48	0.085258	0.089745	0.085258	\$0.22
11	- 49	0.080995	0.085258	0.080995	\$0.21
10	- 50	0.076945	0.080995	0.076945	\$0.20
9	- 51	0.073098	0.076945	0.073098	\$0.19
8	- 52	0.069443	0.073098	0.069443	\$0.18
7	- 53	0.065971	0.069443	0.065971	\$0.17
6	- 54	0.062672	0.065971	0.062672	\$0.16
5	- 55	0.059539	0.062672	0.059539	\$0.16
4	- 56	0.056562	0.059539	0.056562	\$0.15
3	- 57	0.053734	0.056562	0.053734	\$0.14
2	- 58	0.051047	0.053734	0.051047	\$0.13
1	- 59	0.048495	0.051047	0.048495	\$0.13
0	- 60	0.046070	0.048495	0.046070	\$0.12
-1	- 61	0.043766	0.046070	0.043766	\$0.11
-2	- 62	0.041578	0.043766	0.041578	\$0.11
-3	- 63	0.039499	0.041578	0.039499	\$0.10
-4	- 64	0.037524	0.039499	0.037524	\$0.10
-5	- 65	0.035648	0.037524	0.035648	\$0.09
-6	- 66	0.033866	0.035648	0.033866	\$0.09
-7	- 67	0.032172	0.033866	0.032172	\$0.08
-8	- 68	0.030564	0.032172	0.030564	\$0.08
-9	- 69	0.029035	0.030564	0.029035	\$0.08
-10	- 70	0.027584	0.029035	0.027584	\$0.07
-11	- 71	0.026205	0.027584	0.026205	\$0.07
-12	- 72	0.000000	0.026205	0.024894	\$0.07

Table of risk band rates by class/subclass

C: Utilities

Risk band	Risk band change from class risk band	Risk profile index from	Risk profile index to	Risk band rate factor	Risk band rate
83	+ 23	2.925261	and above	3.071524	\$2.52
82	+ 22	2.785963	2.925261	2.925261	\$2.40
81	+ 21	2.653298	2.785963	2.785963	\$2.28
80	+ 20	2.526950	2.653298	2.653298	\$2.18
79	+ 19	2.406619	2.526950	2.526950	\$2.07
78	+ 18	2.292018	2.406619	2.406619	\$1.97
77	+ 17	2.182875	2.292018	2.292018	\$1.88
76	+ 16	2.078928	2.182875	2.182875	\$1.79
75	+ 15	1.979932	2.078928	2.078928	\$1.70
74	+ 14	1.885649	1.979932	1.979932	\$1.62
73	+ 13	1.795856	1.885649	1.885649	\$1.55
72	+ 12	1.710339	1.795856	1.795856	\$1.47
71	+ 11	1.628895	1.710339	1.710339	\$1.40
70	+ 10	1.551328	1.628895	1.628895	\$1.34
69	+ 9	1.477455	1.551328	1.551328	\$1.27
68	+ 8	1.407100	1.477455	1.477455	\$1.21
67	+ 7	1.340096	1.407100	1.407100	\$1.15
66	+ 6	1.276282	1.340096	1.340096	\$1.10
65	+ 5	1.215506	1.276282	1.276282	\$1.05
64	+ 4	1.157625	1.215506	1.215506	\$1.00
63	+ 3	1.102500	1.157625	1.157625	\$0.95
62	+ 2	1.050000	1.102500	1.102500	\$0.90
61	+ 1	1.020000	1.050000	1.050000	\$0.86
60	Class rate's risk band	0.980000	1.020000	1.000000	\$0.82
59	- 1	0.950000	0.980000	0.950000	\$0.78
58	- 2	0.902500	0.950000	0.902500	\$0.74
57	- 3	0.857375	0.902500	0.857375	\$0.70
56	- 4	0.814506	0.857375	0.814506	\$0.67
55	- 5	0.773781	0.814506	0.773781	\$0.63
54	- 6	0.735092	0.773781	0.735092	\$0.60
53	- 7	0.698337	0.735092	0.698337	\$0.57
52	- 8	0.663420	0.698337	0.663420	\$0.54
51	- 9	0.630249	0.663420	0.630249	\$0.52
50	- 10	0.598737	0.630249	0.598737	\$0.49
49	- 11	0.568800	0.598737	0.568800	\$0.47
48	- 12	0.540360	0.568800	0.540360	\$0.44
47	- 13	0.513342	0.540360	0.513342	\$0.42
46	- 14	0.487675	0.513342	0.487675	\$0.40
45	- 15	0.463291	0.487675	0.463291	\$0.38
44	- 16	0.440127	0.463291	0.440127	\$0.36
43	- 17	0.418120	0.440127	0.418120	\$0.34
42	- 18	0.397214	0.418120	0.397214	\$0.33
41	- 19	0.377354	0.397214	0.377354	\$0.31
40	- 20	0.358486	0.377354	0.358486	\$0.29
39	- 21	0.340562	0.358486	0.340562	\$0.28
38	- 22	0.323534	0.340562	0.323534	\$0.27
37	- 23	0.307357	0.323534	0.307357	\$0.25
36	- 24	0.291989	0.307357	0.291989	\$0.24
35	- 25	0.277390	0.291989	0.277390	\$0.23
34	- 26	0.263520	0.277390	0.263520	\$0.22
33	- 27	0.250344	0.263520	0.250344	\$0.21

Table of risk band rates by class/subclass

C: Utilities

Risk band	Risk band change from class risk band	Risk profile index from	Risk profile index to	Risk band rate factor	Risk band rate
32	- 28	0.237827	0.250344	0.237827	\$0.20
31	- 29	0.225936	0.237827	0.225936	\$0.19
30	- 30	0.214639	0.225936	0.214639	\$0.18
29	- 31	0.203907	0.214639	0.203907	\$0.17
28	- 32	0.193711	0.203907	0.193711	\$0.16
27	- 33	0.184026	0.193711	0.184026	\$0.15
26	- 34	0.174825	0.184026	0.174825	\$0.14
25	- 35	0.166083	0.174825	0.166083	\$0.14
24	- 36	0.157779	0.166083	0.157779	\$0.13
23	- 37	0.149890	0.157779	0.149890	\$0.12
22	- 38	0.142396	0.149890	0.142396	\$0.12
21	- 39	0.135276	0.142396	0.135276	\$0.11
20	- 40	0.128512	0.135276	0.128512	\$0.11
19	- 41	0.122087	0.128512	0.122087	\$0.10
18	- 42	0.115982	0.122087	0.115982	\$0.10
17	- 43	0.110183	0.115982	0.110183	\$0.09
16	- 44	0.104674	0.110183	0.104674	\$0.09
15	- 45	0.099440	0.104674	0.099440	\$0.08
14	- 46	0.094468	0.099440	0.094468	\$0.08
13	- 47	0.089745	0.094468	0.089745	\$0.07
12	- 48	0.085258	0.089745	0.085258	\$0.07
11	- 49	0.000000	0.085258	0.080995	\$0.07

Table of risk band rates by class/subclass

D1: Educational services

Risk band	Risk band change from class risk band	Risk profile index from	Risk profile index to	Risk band rate factor	Risk band rate
83	+ 23	2.925261	and above	3.071524	\$1.04
82	+ 22	2.785963	2.925261	2.925261	\$0.99
81	+ 21	2.653298	2.785963	2.785963	\$0.95
80	+ 20	2.526950	2.653298	2.653298	\$0.90
79	+ 19	2.406619	2.526950	2.526950	\$0.86
78	+ 18	2.292018	2.406619	2.406619	\$0.82
77	+ 17	2.182875	2.292018	2.292018	\$0.78
76	+ 16	2.078928	2.182875	2.182875	\$0.74
75	+ 15	1.979932	2.078928	2.078928	\$0.71
74	+ 14	1.885649	1.979932	1.979932	\$0.67
73	+ 13	1.795856	1.885649	1.885649	\$0.64
72	+ 12	1.710339	1.795856	1.795856	\$0.61
71	+ 11	1.628895	1.710339	1.710339	\$0.58
70	+ 10	1.551328	1.628895	1.628895	\$0.55
69	+ 9	1.477455	1.551328	1.551328	\$0.53
68	+ 8	1.407100	1.477455	1.477455	\$0.50
67	+ 7	1.340096	1.407100	1.407100	\$0.48
66	+ 6	1.276282	1.340096	1.340096	\$0.46
65	+ 5	1.215506	1.276282	1.276282	\$0.43
64	+ 4	1.157625	1.215506	1.215506	\$0.41
63	+ 3	1.102500	1.157625	1.157625	\$0.39
62	+ 2	1.050000	1.102500	1.102500	\$0.37
61	+ 1	1.020000	1.050000	1.050000	\$0.36
60	Class rate's risk band	0.980000	1.020000	1.000000	\$0.34
59	- 1	0.950000	0.980000	0.950000	\$0.32
58	- 2	0.902500	0.950000	0.902500	\$0.31
57	- 3	0.857375	0.902500	0.857375	\$0.29
56	- 4	0.814506	0.857375	0.814506	\$0.28
55	- 5	0.773781	0.814506	0.773781	\$0.26
54	- 6	0.735092	0.773781	0.735092	\$0.25
53	- 7	0.698337	0.735092	0.698337	\$0.24
52	- 8	0.663420	0.698337	0.663420	\$0.23
51	- 9	0.630249	0.663420	0.630249	\$0.21
50	- 10	0.598737	0.630249	0.598737	\$0.20
49	- 11	0.568800	0.598737	0.568800	\$0.19
48	- 12	0.540360	0.568800	0.540360	\$0.18
47	- 13	0.513342	0.540360	0.513342	\$0.17
46	- 14	0.487675	0.513342	0.487675	\$0.17
45	- 15	0.463291	0.487675	0.463291	\$0.16
44	- 16	0.440127	0.463291	0.440127	\$0.15
43	- 17	0.418120	0.440127	0.418120	\$0.14
42	- 18	0.397214	0.418120	0.397214	\$0.14
41	- 19	0.377354	0.397214	0.377354	\$0.13
40	- 20	0.358486	0.377354	0.358486	\$0.12
39	- 21	0.340562	0.358486	0.340562	\$0.12
38	- 22	0.323534	0.340562	0.323534	\$0.11
37	- 23	0.307357	0.323534	0.307357	\$0.10
36	- 24	0.291989	0.307357	0.291989	\$0.10
35	- 25	0.277390	0.291989	0.277390	\$0.09
34	- 26	0.263520	0.277390	0.263520	\$0.09
33	- 27	0.250344	0.263520	0.250344	\$0.09
32	- 28	0.237827	0.250344	0.237827	\$0.08
31	- 29	0.225936	0.237827	0.225936	\$0.08
30	- 30	0.214639	0.225936	0.214639	\$0.07
29	- 31	0.203907	0.214639	0.203907	\$0.07
28	- 32	0.000000	0.203907	0.193711	\$0.07

Table of risk band rates by class/subclass

D2: Public administration

Risk band	Risk band change from class risk band	Risk profile index from	Risk profile index to	Risk band rate factor	Risk band rate
83	+ 23	2.925261	and above	3.071524	\$10.75
82	+ 22	2.785963	2.925261	2.925261	\$10.24
81	+ 21	2.653298	2.785963	2.785963	\$9.75
80	+ 20	2.526950	2.653298	2.653298	\$9.29
79	+ 19	2.406619	2.526950	2.526950	\$8.84
78	+ 18	2.292018	2.406619	2.406619	\$8.42
77	+ 17	2.182875	2.292018	2.292018	\$8.02
76	+ 16	2.078928	2.182875	2.182875	\$7.64
75	+ 15	1.979932	2.078928	2.078928	\$7.28
74	+ 14	1.885649	1.979932	1.979932	\$6.93
73	+ 13	1.795856	1.885649	1.885649	\$6.60
72	+ 12	1.710339	1.795856	1.795856	\$6.29
71	+ 11	1.628895	1.710339	1.710339	\$5.99
70	+ 10	1.551328	1.628895	1.628895	\$5.70
69	+ 9	1.477455	1.551328	1.551328	\$5.43
68	+ 8	1.407100	1.477455	1.477455	\$5.17
67	+ 7	1.340096	1.407100	1.407100	\$4.92
66	+ 6	1.276282	1.340096	1.340096	\$4.69
65	+ 5	1.215506	1.276282	1.276282	\$4.47
64	+ 4	1.157625	1.215506	1.215506	\$4.25
63	+ 3	1.102500	1.157625	1.157625	\$4.05
62	+ 2	1.050000	1.102500	1.102500	\$3.86
61	+ 1	1.020000	1.050000	1.050000	\$3.68
60	Class rate's risk band	0.980000	1.020000	1.000000	\$3.50
59	- 1	0.950000	0.980000	0.950000	\$3.33
58	- 2	0.902500	0.950000	0.902500	\$3.16
57	- 3	0.857375	0.902500	0.857375	\$3.00
56	- 4	0.814506	0.857375	0.814506	\$2.85
55	- 5	0.773781	0.814506	0.773781	\$2.71
54	- 6	0.735092	0.773781	0.735092	\$2.57
53	- 7	0.698337	0.735092	0.698337	\$2.44
52	- 8	0.663420	0.698337	0.663420	\$2.32
51	- 9	0.630249	0.663420	0.630249	\$2.21
50	- 10	0.598737	0.630249	0.598737	\$2.10
49	- 11	0.568800	0.598737	0.568800	\$1.99
48	- 12	0.540360	0.568800	0.540360	\$1.89
47	- 13	0.513342	0.540360	0.513342	\$1.80
46	- 14	0.487675	0.513342	0.487675	\$1.71
45	- 15	0.463291	0.487675	0.463291	\$1.62
44	- 16	0.440127	0.463291	0.440127	\$1.54
43	- 17	0.418120	0.440127	0.418120	\$1.46
42	- 18	0.397214	0.418120	0.397214	\$1.39
41	- 19	0.377354	0.397214	0.377354	\$1.32
40	- 20	0.358486	0.377354	0.358486	\$1.25
39	- 21	0.340562	0.358486	0.340562	\$1.19
38	- 22	0.323534	0.340562	0.323534	\$1.13
37	- 23	0.307357	0.323534	0.307357	\$1.08
36	- 24	0.291989	0.307357	0.291989	\$1.02
35	- 25	0.277390	0.291989	0.277390	\$0.97
34	- 26	0.263520	0.277390	0.263520	\$0.92
33	- 27	0.250344	0.263520	0.250344	\$0.88

Table of risk band rates by class/subclass

D2: Public administration

Risk band	Risk band change from class risk band	Risk profile index from	Risk profile index to	Risk band rate factor	Risk band rate
32	- 28	0.237827	0.250344	0.237827	\$0.83
31	- 29	0.225936	0.237827	0.225936	\$0.79
30	- 30	0.214639	0.225936	0.214639	\$0.75
29	- 31	0.203907	0.214639	0.203907	\$0.71
28	- 32	0.193711	0.203907	0.193711	\$0.68
27	- 33	0.184026	0.193711	0.184026	\$0.64
26	- 34	0.174825	0.184026	0.174825	\$0.61
25	- 35	0.166083	0.174825	0.166083	\$0.58
24	- 36	0.157779	0.166083	0.157779	\$0.55
23	- 37	0.149890	0.157779	0.149890	\$0.52
22	- 38	0.142396	0.149890	0.142396	\$0.50
21	- 39	0.135276	0.142396	0.135276	\$0.47
20	- 40	0.128512	0.135276	0.128512	\$0.45
19	- 41	0.122087	0.128512	0.122087	\$0.43
18	- 42	0.115982	0.122087	0.115982	\$0.41
17	- 43	0.110183	0.115982	0.110183	\$0.39
16	- 44	0.104674	0.110183	0.104674	\$0.37
15	- 45	0.099440	0.104674	0.099440	\$0.35
14	- 46	0.094468	0.099440	0.094468	\$0.33
13	- 47	0.089745	0.094468	0.089745	\$0.31
12	- 48	0.085258	0.089745	0.085258	\$0.30
11	- 49	0.080995	0.085258	0.080995	\$0.28
10	- 50	0.076945	0.080995	0.076945	\$0.27
9	- 51	0.073098	0.076945	0.073098	\$0.26
8	- 52	0.069443	0.073098	0.069443	\$0.24
7	- 53	0.065971	0.069443	0.065971	\$0.23
6	- 54	0.062672	0.065971	0.062672	\$0.22
5	- 55	0.059539	0.062672	0.059539	\$0.21
4	- 56	0.056562	0.059539	0.056562	\$0.20
3	- 57	0.053734	0.056562	0.053734	\$0.19
2	- 58	0.051047	0.053734	0.051047	\$0.18
1	- 59	0.048495	0.051047	0.048495	\$0.17
0	- 60	0.046070	0.048495	0.046070	\$0.16
-1	- 61	0.043766	0.046070	0.043766	\$0.15
-2	- 62	0.041578	0.043766	0.041578	\$0.15
-3	- 63	0.039499	0.041578	0.039499	\$0.14
-4	- 64	0.037524	0.039499	0.037524	\$0.13
-5	- 65	0.035648	0.037524	0.035648	\$0.12
-6	- 66	0.033866	0.035648	0.033866	\$0.12
-7	- 67	0.032172	0.033866	0.032172	\$0.11
-8	- 68	0.030564	0.032172	0.030564	\$0.11
-9	- 69	0.029035	0.030564	0.029035	\$0.10
-10	- 70	0.027584	0.029035	0.027584	\$0.10
-11	- 71	0.026205	0.027584	0.026205	\$0.09
-12	- 72	0.024894	0.026205	0.024894	\$0.09
-13	- 73	0.000000	0.024894	0.023650	\$0.08
-14	- 74	0.022467	0.023650	0.022467	\$0.08
-15	- 75	0.021344	0.022467	0.021344	\$0.07
-16	- 76	0.020277	0.021344	0.020277	\$0.07
-17	- 77	0.000000	0.020277	0.019263	\$0.07

Table of risk band rates by class/subclass

D3: Hospitals

Risk band	Risk band change from class risk band	Risk profile index from	Risk profile index to	Risk band rate factor	Risk band rate
83	+ 23	2.925261	and above	3.071524	\$2.67
82	+ 22	2.785963	2.925261	2.925261	\$2.54
81	+ 21	2.653298	2.785963	2.785963	\$2.42
80	+ 20	2.526950	2.653298	2.653298	\$2.31
79	+ 19	2.406619	2.526950	2.526950	\$2.20
78	+ 18	2.292018	2.406619	2.406619	\$2.09
77	+ 17	2.182875	2.292018	2.292018	\$1.99
76	+ 16	2.078928	2.182875	2.182875	\$1.90
75	+ 15	1.979932	2.078928	2.078928	\$1.81
74	+ 14	1.885649	1.979932	1.979932	\$1.72
73	+ 13	1.795856	1.885649	1.885649	\$1.64
72	+ 12	1.710339	1.795856	1.795856	\$1.56
71	+ 11	1.628895	1.710339	1.710339	\$1.49
70	+ 10	1.551328	1.628895	1.628895	\$1.42
69	+ 9	1.477455	1.551328	1.551328	\$1.35
68	+ 8	1.407100	1.477455	1.477455	\$1.29
67	+ 7	1.340096	1.407100	1.407100	\$1.22
66	+ 6	1.276282	1.340096	1.340096	\$1.17
65	+ 5	1.215506	1.276282	1.276282	\$1.11
64	+ 4	1.157625	1.215506	1.215506	\$1.06
63	+ 3	1.102500	1.157625	1.157625	\$1.01
62	+ 2	1.050000	1.102500	1.102500	\$0.96
61	+ 1	1.020000	1.050000	1.050000	\$0.91
60	Class rate's risk band	0.980000	1.020000	1.000000	\$0.87
59	- 1	0.950000	0.980000	0.950000	\$0.83
58	- 2	0.902500	0.950000	0.902500	\$0.79
57	- 3	0.857375	0.902500	0.857375	\$0.75
56	- 4	0.814506	0.857375	0.814506	\$0.71
55	- 5	0.773781	0.814506	0.773781	\$0.67
54	- 6	0.735092	0.773781	0.735092	\$0.64
53	- 7	0.698337	0.735092	0.698337	\$0.61
52	- 8	0.663420	0.698337	0.663420	\$0.58
51	- 9	0.630249	0.663420	0.630249	\$0.55
50	- 10	0.598737	0.630249	0.598737	\$0.52
49	- 11	0.568800	0.598737	0.568800	\$0.49
48	- 12	0.540360	0.568800	0.540360	\$0.47
47	- 13	0.513342	0.540360	0.513342	\$0.45
46	- 14	0.487675	0.513342	0.487675	\$0.42
45	- 15	0.463291	0.487675	0.463291	\$0.40
44	- 16	0.440127	0.463291	0.440127	\$0.38
43	- 17	0.418120	0.440127	0.418120	\$0.36
42	- 18	0.397214	0.418120	0.397214	\$0.35
41	- 19	0.377354	0.397214	0.377354	\$0.33
40	- 20	0.358486	0.377354	0.358486	\$0.31
39	- 21	0.340562	0.358486	0.340562	\$0.30
38	- 22	0.323534	0.340562	0.323534	\$0.28
37	- 23	0.307357	0.323534	0.307357	\$0.27
36	- 24	0.291989	0.307357	0.291989	\$0.25
35	- 25	0.277390	0.291989	0.277390	\$0.24
34	- 26	0.263520	0.277390	0.263520	\$0.23
33	- 27	0.250344	0.263520	0.250344	\$0.22

Table of risk band rates by class/subclass

D3: Hospitals

Risk band	Risk band change from class risk band	Risk profile index from	Risk profile index to	Risk band rate factor	Risk band rate
32	- 28	0.237827	0.250344	0.237827	\$0.21
31	- 29	0.225936	0.237827	0.225936	\$0.20
30	- 30	0.214639	0.225936	0.214639	\$0.19
29	- 31	0.203907	0.214639	0.203907	\$0.18
28	- 32	0.193711	0.203907	0.193711	\$0.17
27	- 33	0.184026	0.193711	0.184026	\$0.16
26	- 34	0.174825	0.184026	0.174825	\$0.15
25	- 35	0.166083	0.174825	0.166083	\$0.14
24	- 36	0.157779	0.166083	0.157779	\$0.14
23	- 37	0.149890	0.157779	0.149890	\$0.13
22	- 38	0.142396	0.149890	0.142396	\$0.12
21	- 39	0.135276	0.142396	0.135276	\$0.12
20	- 40	0.128512	0.135276	0.128512	\$0.11
19	- 41	0.122087	0.128512	0.122087	\$0.11
18	- 42	0.115982	0.122087	0.115982	\$0.10
17	- 43	0.110183	0.115982	0.110183	\$0.10
16	- 44	0.104674	0.110183	0.104674	\$0.09
15	- 45	0.099440	0.104674	0.099440	\$0.09
14	- 46	0.094468	0.099440	0.094468	\$0.08
13	- 47	0.089745	0.094468	0.089745	\$0.08
12	- 48	0.085258	0.089745	0.085258	\$0.07
11	- 49	0.080995	0.085258	0.080995	\$0.07
10	- 50	0.000000	0.080995	0.076945	\$0.07

Table of risk band rates by class/subclass

E1: Food, textiles and related manufacturing

Risk band	Risk band change from class risk band	Risk profile index from	Risk profile index to	Risk band rate factor	Risk band rate
83	+ 23	2.925261	and above	3.071524	\$4.33
82	+ 22	2.785963	2.925261	2.925261	\$4.12
81	+ 21	2.653298	2.785963	2.785963	\$3.93
80	+ 20	2.526950	2.653298	2.653298	\$3.74
79	+ 19	2.406619	2.526950	2.526950	\$3.56
78	+ 18	2.292018	2.406619	2.406619	\$3.39
77	+ 17	2.182875	2.292018	2.292018	\$3.23
76	+ 16	2.078928	2.182875	2.182875	\$3.08
75	+ 15	1.979932	2.078928	2.078928	\$2.93
74	+ 14	1.885649	1.979932	1.979932	\$2.79
73	+ 13	1.795856	1.885649	1.885649	\$2.66
72	+ 12	1.710339	1.795856	1.795856	\$2.53
71	+ 11	1.628895	1.710339	1.710339	\$2.41
70	+ 10	1.551328	1.628895	1.628895	\$2.30
69	+ 9	1.477455	1.551328	1.551328	\$2.19
68	+ 8	1.407100	1.477455	1.477455	\$2.08
67	+ 7	1.340096	1.407100	1.407100	\$1.98
66	+ 6	1.276282	1.340096	1.340096	\$1.89
65	+ 5	1.215506	1.276282	1.276282	\$1.80
64	+ 4	1.157625	1.215506	1.215506	\$1.71
63	+ 3	1.102500	1.157625	1.157625	\$1.63
62	+ 2	1.050000	1.102500	1.102500	\$1.55
61	+ 1	1.020000	1.050000	1.050000	\$1.48
60	Class rate's risk band	0.980000	1.020000	1.000000	\$1.41
59	- 1	0.950000	0.980000	0.950000	\$1.34
58	- 2	0.902500	0.950000	0.902500	\$1.27
57	- 3	0.857375	0.902500	0.857375	\$1.21
56	- 4	0.814506	0.857375	0.814506	\$1.15
55	- 5	0.773781	0.814506	0.773781	\$1.09
54	- 6	0.735092	0.773781	0.735092	\$1.04
53	- 7	0.698337	0.735092	0.698337	\$0.98
52	- 8	0.663420	0.698337	0.663420	\$0.94
51	- 9	0.630249	0.663420	0.630249	\$0.89
50	- 10	0.598737	0.630249	0.598737	\$0.84
49	- 11	0.568800	0.598737	0.568800	\$0.80
48	- 12	0.540360	0.568800	0.540360	\$0.76
47	- 13	0.513342	0.540360	0.513342	\$0.72
46	- 14	0.487675	0.513342	0.487675	\$0.69
45	- 15	0.463291	0.487675	0.463291	\$0.65
44	- 16	0.440127	0.463291	0.440127	\$0.62
43	- 17	0.418120	0.440127	0.418120	\$0.59
42	- 18	0.397214	0.418120	0.397214	\$0.56
41	- 19	0.377354	0.397214	0.377354	\$0.53
40	- 20	0.358486	0.377354	0.358486	\$0.51
39	- 21	0.340562	0.358486	0.340562	\$0.48
38	- 22	0.323534	0.340562	0.323534	\$0.46
37	- 23	0.307357	0.323534	0.307357	\$0.43
36	- 24	0.291989	0.307357	0.291989	\$0.41
35	- 25	0.277390	0.291989	0.277390	\$0.39
34	- 26	0.263520	0.277390	0.263520	\$0.37
33	- 27	0.250344	0.263520	0.250344	\$0.35

Table of risk band rates by class/subclass

E1: Food, textiles and related manufacturing

Risk band	Risk band change from class risk band	Risk profile index from	Risk profile index to	Risk band rate factor	Risk band rate
32	- 28	0.237827	0.250344	0.237827	\$0.34
31	- 29	0.225936	0.237827	0.225936	\$0.32
30	- 30	0.214639	0.225936	0.214639	\$0.30
29	- 31	0.203907	0.214639	0.203907	\$0.29
28	- 32	0.193711	0.203907	0.193711	\$0.27
27	- 33	0.184026	0.193711	0.184026	\$0.26
26	- 34	0.174825	0.184026	0.174825	\$0.25
25	- 35	0.166083	0.174825	0.166083	\$0.23
24	- 36	0.157779	0.166083	0.157779	\$0.22
23	- 37	0.149890	0.157779	0.149890	\$0.21
22	- 38	0.142396	0.149890	0.142396	\$0.20
21	- 39	0.135276	0.142396	0.135276	\$0.19
20	- 40	0.128512	0.135276	0.128512	\$0.18
19	- 41	0.122087	0.128512	0.122087	\$0.17
18	- 42	0.115982	0.122087	0.115982	\$0.16
17	- 43	0.110183	0.115982	0.110183	\$0.16
16	- 44	0.104674	0.110183	0.104674	\$0.15
15	- 45	0.099440	0.104674	0.099440	\$0.14
14	- 46	0.094468	0.099440	0.094468	\$0.13
13	- 47	0.089745	0.094468	0.089745	\$0.13
12	- 48	0.085258	0.089745	0.085258	\$0.12
11	- 49	0.080995	0.085258	0.080995	\$0.11
10	- 50	0.076945	0.080995	0.076945	\$0.11
9	- 51	0.073098	0.076945	0.073098	\$0.10
8	- 52	0.069443	0.073098	0.069443	\$0.10
7	- 53	0.065971	0.069443	0.065971	\$0.09
6	- 54	0.062672	0.065971	0.062672	\$0.09
5	- 55	0.059539	0.062672	0.059539	\$0.08
4	- 56	0.056562	0.059539	0.056562	\$0.08
3	- 57	0.053734	0.056562	0.053734	\$0.08
2	- 58	0.051047	0.053734	0.051047	\$0.07
1	- 59	0.000000	0.051047	0.048495	\$0.07

Table of risk band rates by class/subclass

E2: Non-metallic and mineral manufacturing

Risk band	Risk band change from class risk band	Risk profile index from	Risk profile index to	Risk band rate factor	Risk band rate
83	+ 23	2.925261	and above	3.071524	\$6.60
82	+ 22	2.785963	2.925261	2.925261	\$6.29
81	+ 21	2.653298	2.785963	2.785963	\$5.99
80	+ 20	2.526950	2.653298	2.653298	\$5.70
79	+ 19	2.406619	2.526950	2.526950	\$5.43
78	+ 18	2.292018	2.406619	2.406619	\$5.17
77	+ 17	2.182875	2.292018	2.292018	\$4.93
76	+ 16	2.078928	2.182875	2.182875	\$4.69
75	+ 15	1.979932	2.078928	2.078928	\$4.47
74	+ 14	1.885649	1.979932	1.979932	\$4.26
73	+ 13	1.795856	1.885649	1.885649	\$4.05
72	+ 12	1.710339	1.795856	1.795856	\$3.86
71	+ 11	1.628895	1.710339	1.710339	\$3.68
70	+ 10	1.551328	1.628895	1.628895	\$3.50
69	+ 9	1.477455	1.551328	1.551328	\$3.34
68	+ 8	1.407100	1.477455	1.477455	\$3.18
67	+ 7	1.340096	1.407100	1.407100	\$3.03
66	+ 6	1.276282	1.340096	1.340096	\$2.88
65	+ 5	1.215506	1.276282	1.276282	\$2.74
64	+ 4	1.157625	1.215506	1.215506	\$2.61
63	+ 3	1.102500	1.157625	1.157625	\$2.49
62	+ 2	1.050000	1.102500	1.102500	\$2.37
61	+ 1	1.020000	1.050000	1.050000	\$2.26
60	Class rate's risk band	0.980000	1.020000	1.000000	\$2.15
59	- 1	0.950000	0.980000	0.950000	\$2.04
58	- 2	0.902500	0.950000	0.902500	\$1.94
57	- 3	0.857375	0.902500	0.857375	\$1.84
56	- 4	0.814506	0.857375	0.814506	\$1.75
55	- 5	0.773781	0.814506	0.773781	\$1.66
54	- 6	0.735092	0.773781	0.735092	\$1.58
53	- 7	0.698337	0.735092	0.698337	\$1.50
52	- 8	0.663420	0.698337	0.663420	\$1.43
51	- 9	0.630249	0.663420	0.630249	\$1.36
50	- 10	0.598737	0.630249	0.598737	\$1.29
49	- 11	0.568800	0.598737	0.568800	\$1.22
48	- 12	0.540360	0.568800	0.540360	\$1.16
47	- 13	0.513342	0.540360	0.513342	\$1.10
46	- 14	0.487675	0.513342	0.487675	\$1.05
45	- 15	0.463291	0.487675	0.463291	\$1.00
44	- 16	0.440127	0.463291	0.440127	\$0.95
43	- 17	0.418120	0.440127	0.418120	\$0.90
42	- 18	0.397214	0.418120	0.397214	\$0.85
41	- 19	0.377354	0.397214	0.377354	\$0.81
40	- 20	0.358486	0.377354	0.358486	\$0.77
39	- 21	0.340562	0.358486	0.340562	\$0.73
38	- 22	0.323534	0.340562	0.323534	\$0.70
37	- 23	0.307357	0.323534	0.307357	\$0.66
36	- 24	0.291989	0.307357	0.291989	\$0.63
35	- 25	0.277390	0.291989	0.277390	\$0.60
34	- 26	0.263520	0.277390	0.263520	\$0.57
33	- 27	0.250344	0.263520	0.250344	\$0.54

Table of risk band rates by class/subclass

E2: Non-metallic and mineral manufacturing

Risk band	Risk band change from class risk band	Risk profile index from	Risk profile index to	Risk band rate factor	Risk band rate
32	- 28	0.237827	0.250344	0.237827	\$0.51
31	- 29	0.225936	0.237827	0.225936	\$0.49
30	- 30	0.214639	0.225936	0.214639	\$0.46
29	- 31	0.203907	0.214639	0.203907	\$0.44
28	- 32	0.193711	0.203907	0.193711	\$0.42
27	- 33	0.184026	0.193711	0.184026	\$0.40
26	- 34	0.174825	0.184026	0.174825	\$0.38
25	- 35	0.166083	0.174825	0.166083	\$0.36
24	- 36	0.157779	0.166083	0.157779	\$0.34
23	- 37	0.149890	0.157779	0.149890	\$0.32
22	- 38	0.142396	0.149890	0.142396	\$0.31
21	- 39	0.135276	0.142396	0.135276	\$0.29
20	- 40	0.128512	0.135276	0.128512	\$0.28
19	- 41	0.122087	0.128512	0.122087	\$0.26
18	- 42	0.115982	0.122087	0.115982	\$0.25
17	- 43	0.110183	0.115982	0.110183	\$0.24
16	- 44	0.104674	0.110183	0.104674	\$0.23
15	- 45	0.099440	0.104674	0.099440	\$0.21
14	- 46	0.094468	0.099440	0.094468	\$0.20
13	- 47	0.089745	0.094468	0.089745	\$0.19
12	- 48	0.085258	0.089745	0.085258	\$0.18
11	- 49	0.080995	0.085258	0.080995	\$0.17
10	- 50	0.076945	0.080995	0.076945	\$0.17
9	- 51	0.073098	0.076945	0.073098	\$0.16
8	- 52	0.069443	0.073098	0.069443	\$0.15
7	- 53	0.065971	0.069443	0.065971	\$0.14
6	- 54	0.062672	0.065971	0.062672	\$0.13
5	- 55	0.059539	0.062672	0.059539	\$0.13
4	- 56	0.056562	0.059539	0.056562	\$0.12
3	- 57	0.053734	0.056562	0.053734	\$0.12
2	- 58	0.051047	0.053734	0.051047	\$0.11
1	- 59	0.048495	0.051047	0.048495	\$0.10
0	- 60	0.046070	0.048495	0.046070	\$0.10
-1	- 61	0.043766	0.046070	0.043766	\$0.09
-2	- 62	0.041578	0.043766	0.041578	\$0.09
-3	- 63	0.039499	0.041578	0.039499	\$0.08
-4	- 64	0.037524	0.039499	0.037524	\$0.08
-5	- 65	0.035648	0.037524	0.035648	\$0.08
-6	- 66	0.033866	0.035648	0.033866	\$0.07
-7	- 67	0.032172	0.033866	0.032172	\$0.07
-8	- 68	0.000000	0.032172	0.030564	\$0.07

Table of risk band rates by class/subclass

E3: Printing, petroleum and chemical manufacturing

Risk band	Risk band change from class risk band	Risk profile index from	Risk profile index to	Risk band rate factor	Risk band rate
83	+ 23	2.925261	and above	3.071524	\$3.72
82	+ 22	2.785963	2.925261	2.925261	\$3.54
81	+ 21	2.653298	2.785963	2.785963	\$3.37
80	+ 20	2.526950	2.653298	2.653298	\$3.21
79	+ 19	2.406619	2.526950	2.526950	\$3.06
78	+ 18	2.292018	2.406619	2.406619	\$2.91
77	+ 17	2.182875	2.292018	2.292018	\$2.77
76	+ 16	2.078928	2.182875	2.182875	\$2.64
75	+ 15	1.979932	2.078928	2.078928	\$2.52
74	+ 14	1.885649	1.979932	1.979932	\$2.40
73	+ 13	1.795856	1.885649	1.885649	\$2.28
72	+ 12	1.710339	1.795856	1.795856	\$2.17
71	+ 11	1.628895	1.710339	1.710339	\$2.07
70	+ 10	1.551328	1.628895	1.628895	\$1.97
69	+ 9	1.477455	1.551328	1.551328	\$1.88
68	+ 8	1.407100	1.477455	1.477455	\$1.79
67	+ 7	1.340096	1.407100	1.407100	\$1.70
66	+ 6	1.276282	1.340096	1.340096	\$1.62
65	+ 5	1.215506	1.276282	1.276282	\$1.54
64	+ 4	1.157625	1.215506	1.215506	\$1.47
63	+ 3	1.102500	1.157625	1.157625	\$1.40
62	+ 2	1.050000	1.102500	1.102500	\$1.33
61	+ 1	1.020000	1.050000	1.050000	\$1.27
60	Class rate's risk band	0.980000	1.020000	1.000000	\$1.21
59	- 1	0.950000	0.980000	0.950000	\$1.15
58	- 2	0.902500	0.950000	0.902500	\$1.09
57	- 3	0.857375	0.902500	0.857375	\$1.04
56	- 4	0.814506	0.857375	0.814506	\$0.99
55	- 5	0.773781	0.814506	0.773781	\$0.94
54	- 6	0.735092	0.773781	0.735092	\$0.89
53	- 7	0.698337	0.735092	0.698337	\$0.84
52	- 8	0.663420	0.698337	0.663420	\$0.80
51	- 9	0.630249	0.663420	0.630249	\$0.76
50	- 10	0.598737	0.630249	0.598737	\$0.72
49	- 11	0.568800	0.598737	0.568800	\$0.69
48	- 12	0.540360	0.568800	0.540360	\$0.65
47	- 13	0.513342	0.540360	0.513342	\$0.62
46	- 14	0.487675	0.513342	0.487675	\$0.59
45	- 15	0.463291	0.487675	0.463291	\$0.56
44	- 16	0.440127	0.463291	0.440127	\$0.53
43	- 17	0.418120	0.440127	0.418120	\$0.51
42	- 18	0.397214	0.418120	0.397214	\$0.48
41	- 19	0.377354	0.397214	0.377354	\$0.46
40	- 20	0.358486	0.377354	0.358486	\$0.43
39	- 21	0.340562	0.358486	0.340562	\$0.41
38	- 22	0.323534	0.340562	0.323534	\$0.39
37	- 23	0.307357	0.323534	0.307357	\$0.37
36	- 24	0.291989	0.307357	0.291989	\$0.35
35	- 25	0.277390	0.291989	0.277390	\$0.34
34	- 26	0.263520	0.277390	0.263520	\$0.32
33	- 27	0.250344	0.263520	0.250344	\$0.30

Table of risk band rates by class/subclass

E3: Printing, petroleum and chemical manufacturing

Risk band	Risk band change from class risk band	Risk profile index from	Risk profile index to	Risk band rate factor	Risk band rate
32	- 28	0.237827	0.250344	0.237827	\$0.29
31	- 29	0.225936	0.237827	0.225936	\$0.27
30	- 30	0.214639	0.225936	0.214639	\$0.26
29	- 31	0.203907	0.214639	0.203907	\$0.25
28	- 32	0.193711	0.203907	0.193711	\$0.23
27	- 33	0.184026	0.193711	0.184026	\$0.22
26	- 34	0.174825	0.184026	0.174825	\$0.21
25	- 35	0.166083	0.174825	0.166083	\$0.20
24	- 36	0.157779	0.166083	0.157779	\$0.19
23	- 37	0.149890	0.157779	0.149890	\$0.18
22	- 38	0.142396	0.149890	0.142396	\$0.17
21	- 39	0.135276	0.142396	0.135276	\$0.16
20	- 40	0.128512	0.135276	0.128512	\$0.16
19	- 41	0.122087	0.128512	0.122087	\$0.15
18	- 42	0.115982	0.122087	0.115982	\$0.14
17	- 43	0.110183	0.115982	0.110183	\$0.13
16	- 44	0.104674	0.110183	0.104674	\$0.13
15	- 45	0.099440	0.104674	0.099440	\$0.12
14	- 46	0.094468	0.099440	0.094468	\$0.11
13	- 47	0.089745	0.094468	0.089745	\$0.11
12	- 48	0.085258	0.089745	0.085258	\$0.10
11	- 49	0.080995	0.085258	0.080995	\$0.10
10	- 50	0.076945	0.080995	0.076945	\$0.09
9	- 51	0.073098	0.076945	0.073098	\$0.09
8	- 52	0.069443	0.073098	0.069443	\$0.08
7	- 53	0.065971	0.069443	0.065971	\$0.08
6	- 54	0.062672	0.065971	0.062672	\$0.08
5	- 55	0.059539	0.062672	0.059539	\$0.07
4	- 56	0.056562	0.059539	0.056562	\$0.07
3	- 57	0.000000	0.056562	0.053734	\$0.07

Table of risk band rates by class/subclass

E4: Metal, transportation equipment and furniture manufacturing

Risk band	Risk band change from class risk band	Risk profile index from	Risk profile index to	Risk band rate factor	Risk band rate
83	+ 23	2.925261	and above	3.071524	\$5.90
82	+ 22	2.785963	2.925261	2.925261	\$5.62
81	+ 21	2.653298	2.785963	2.785963	\$5.35
80	+ 20	2.526950	2.653298	2.653298	\$5.09
79	+ 19	2.406619	2.526950	2.526950	\$4.85
78	+ 18	2.292018	2.406619	2.406619	\$4.62
77	+ 17	2.182875	2.292018	2.292018	\$4.40
76	+ 16	2.078928	2.182875	2.182875	\$4.19
75	+ 15	1.979932	2.078928	2.078928	\$3.99
74	+ 14	1.885649	1.979932	1.979932	\$3.80
73	+ 13	1.795856	1.885649	1.885649	\$3.62
72	+ 12	1.710339	1.795856	1.795856	\$3.45
71	+ 11	1.628895	1.710339	1.710339	\$3.28
70	+ 10	1.551328	1.628895	1.628895	\$3.13
69	+ 9	1.477455	1.551328	1.551328	\$2.98
68	+ 8	1.407100	1.477455	1.477455	\$2.84
67	+ 7	1.340096	1.407100	1.407100	\$2.70
66	+ 6	1.276282	1.340096	1.340096	\$2.57
65	+ 5	1.215506	1.276282	1.276282	\$2.45
64	+ 4	1.157625	1.215506	1.215506	\$2.33
63	+ 3	1.102500	1.157625	1.157625	\$2.22
62	+ 2	1.050000	1.102500	1.102500	\$2.12
61	+ 1	1.020000	1.050000	1.050000	\$2.02
60	Class rate's risk band	0.980000	1.020000	1.000000	\$1.92
59	- 1	0.950000	0.980000	0.950000	\$1.82
58	- 2	0.902500	0.950000	0.902500	\$1.73
57	- 3	0.857375	0.902500	0.857375	\$1.65
56	- 4	0.814506	0.857375	0.814506	\$1.56
55	- 5	0.773781	0.814506	0.773781	\$1.49
54	- 6	0.735092	0.773781	0.735092	\$1.41
53	- 7	0.698337	0.735092	0.698337	\$1.34
52	- 8	0.663420	0.698337	0.663420	\$1.27
51	- 9	0.630249	0.663420	0.630249	\$1.21
50	- 10	0.598737	0.630249	0.598737	\$1.15
49	- 11	0.568800	0.598737	0.568800	\$1.09
48	- 12	0.540360	0.568800	0.540360	\$1.04
47	- 13	0.513342	0.540360	0.513342	\$0.99
46	- 14	0.487675	0.513342	0.487675	\$0.94
45	- 15	0.463291	0.487675	0.463291	\$0.89
44	- 16	0.440127	0.463291	0.440127	\$0.85
43	- 17	0.418120	0.440127	0.418120	\$0.80
42	- 18	0.397214	0.418120	0.397214	\$0.76
41	- 19	0.377354	0.397214	0.377354	\$0.72
40	- 20	0.358486	0.377354	0.358486	\$0.69
39	- 21	0.340562	0.358486	0.340562	\$0.65
38	- 22	0.323534	0.340562	0.323534	\$0.62
37	- 23	0.307357	0.323534	0.307357	\$0.59
36	- 24	0.291989	0.307357	0.291989	\$0.56
35	- 25	0.277390	0.291989	0.277390	\$0.53
34	- 26	0.263520	0.277390	0.263520	\$0.51
33	- 27	0.250344	0.263520	0.250344	\$0.48

Table of risk band rates by class/subclass

E4: Metal, transportation equipment and furniture manufacturing

Risk band	Risk band change from class risk band	Risk profile index from	Risk profile index to	Risk band rate factor	Risk band rate
32	- 28	0.237827	0.250344	0.237827	\$0.46
31	- 29	0.225936	0.237827	0.225936	\$0.43
30	- 30	0.214639	0.225936	0.214639	\$0.41
29	- 31	0.203907	0.214639	0.203907	\$0.39
28	- 32	0.193711	0.203907	0.193711	\$0.37
27	- 33	0.184026	0.193711	0.184026	\$0.35
26	- 34	0.174825	0.184026	0.174825	\$0.34
25	- 35	0.166083	0.174825	0.166083	\$0.32
24	- 36	0.157779	0.166083	0.157779	\$0.30
23	- 37	0.149890	0.157779	0.149890	\$0.29
22	- 38	0.142396	0.149890	0.142396	\$0.27
21	- 39	0.135276	0.142396	0.135276	\$0.26
20	- 40	0.128512	0.135276	0.128512	\$0.25
19	- 41	0.122087	0.128512	0.122087	\$0.23
18	- 42	0.115982	0.122087	0.115982	\$0.22
17	- 43	0.110183	0.115982	0.110183	\$0.21
16	- 44	0.104674	0.110183	0.104674	\$0.20
15	- 45	0.099440	0.104674	0.099440	\$0.19
14	- 46	0.094468	0.099440	0.094468	\$0.18
13	- 47	0.089745	0.094468	0.089745	\$0.17
12	- 48	0.085258	0.089745	0.085258	\$0.16
11	- 49	0.080995	0.085258	0.080995	\$0.16
10	- 50	0.076945	0.080995	0.076945	\$0.15
9	- 51	0.073098	0.076945	0.073098	\$0.14
8	- 52	0.069443	0.073098	0.069443	\$0.13
7	- 53	0.065971	0.069443	0.065971	\$0.13
6	- 54	0.062672	0.065971	0.062672	\$0.12
5	- 55	0.059539	0.062672	0.059539	\$0.11
4	- 56	0.056562	0.059539	0.056562	\$0.11
3	- 57	0.053734	0.056562	0.053734	\$0.10
2	- 58	0.051047	0.053734	0.051047	\$0.10
1	- 59	0.048495	0.051047	0.048495	\$0.09
0	- 60	0.046070	0.048495	0.046070	\$0.09
-1	- 61	0.043766	0.046070	0.043766	\$0.08
-2	- 62	0.041578	0.043766	0.041578	\$0.08
-3	- 63	0.039499	0.041578	0.039499	\$0.08
-4	- 64	0.037524	0.039499	0.037524	\$0.07
-5	- 65	0.035648	0.037524	0.035648	\$0.07
-6	- 66	0.000000	0.035648	0.033866	\$0.07

Table of risk band rates by class/subclass

E5: Machinery, electrical equipment and miscellaneous manufacturing

Risk band	Risk band change from class risk band	Risk profile index from	Risk profile index to	Risk band rate factor	Risk band rate
83	+ 23	2.925261	and above	3.071524	\$3.90
82	+ 22	2.785963	2.925261	2.925261	\$3.72
81	+ 21	2.653298	2.785963	2.785963	\$3.54
80	+ 20	2.526950	2.653298	2.653298	\$3.37
79	+ 19	2.406619	2.526950	2.526950	\$3.21
78	+ 18	2.292018	2.406619	2.406619	\$3.06
77	+ 17	2.182875	2.292018	2.292018	\$2.91
76	+ 16	2.078928	2.182875	2.182875	\$2.77
75	+ 15	1.979932	2.078928	2.078928	\$2.64
74	+ 14	1.885649	1.979932	1.979932	\$2.51
73	+ 13	1.795856	1.885649	1.885649	\$2.39
72	+ 12	1.710339	1.795856	1.795856	\$2.28
71	+ 11	1.628895	1.710339	1.710339	\$2.17
70	+ 10	1.551328	1.628895	1.628895	\$2.07
69	+ 9	1.477455	1.551328	1.551328	\$1.97
68	+ 8	1.407100	1.477455	1.477455	\$1.88
67	+ 7	1.340096	1.407100	1.407100	\$1.79
66	+ 6	1.276282	1.340096	1.340096	\$1.70
65	+ 5	1.215506	1.276282	1.276282	\$1.62
64	+ 4	1.157625	1.215506	1.215506	\$1.54
63	+ 3	1.102500	1.157625	1.157625	\$1.47
62	+ 2	1.050000	1.102500	1.102500	\$1.40
61	+ 1	1.020000	1.050000	1.050000	\$1.33
60	Class rate's risk band	0.980000	1.020000	1.000000	\$1.27
59	- 1	0.950000	0.980000	0.950000	\$1.21
58	- 2	0.902500	0.950000	0.902500	\$1.15
57	- 3	0.857375	0.902500	0.857375	\$1.09
56	- 4	0.814506	0.857375	0.814506	\$1.03
55	- 5	0.773781	0.814506	0.773781	\$0.98
54	- 6	0.735092	0.773781	0.735092	\$0.93
53	- 7	0.698337	0.735092	0.698337	\$0.89
52	- 8	0.663420	0.698337	0.663420	\$0.84
51	- 9	0.630249	0.663420	0.630249	\$0.80
50	- 10	0.598737	0.630249	0.598737	\$0.76
49	- 11	0.568800	0.598737	0.568800	\$0.72
48	- 12	0.540360	0.568800	0.540360	\$0.69
47	- 13	0.513342	0.540360	0.513342	\$0.65
46	- 14	0.487675	0.513342	0.487675	\$0.62
45	- 15	0.463291	0.487675	0.463291	\$0.59
44	- 16	0.440127	0.463291	0.440127	\$0.56
43	- 17	0.418120	0.440127	0.418120	\$0.53
42	- 18	0.397214	0.418120	0.397214	\$0.50
41	- 19	0.377354	0.397214	0.377354	\$0.48
40	- 20	0.358486	0.377354	0.358486	\$0.46
39	- 21	0.340562	0.358486	0.340562	\$0.43
38	- 22	0.323534	0.340562	0.323534	\$0.41
37	- 23	0.307357	0.323534	0.307357	\$0.39
36	- 24	0.291989	0.307357	0.291989	\$0.37
35	- 25	0.277390	0.291989	0.277390	\$0.35
34	- 26	0.263520	0.277390	0.263520	\$0.33
33	- 27	0.250344	0.263520	0.250344	\$0.32

Table of risk band rates by class/subclass

E5: Machinery, electrical equipment and miscellaneous manufacturing

Risk band	Risk band change from class risk band	Risk profile index from	Risk profile index to	Risk band rate factor	Risk band rate
32	- 28	0.237827	0.250344	0.237827	\$0.30
31	- 29	0.225936	0.237827	0.225936	\$0.29
30	- 30	0.214639	0.225936	0.214639	\$0.27
29	- 31	0.203907	0.214639	0.203907	\$0.26
28	- 32	0.193711	0.203907	0.193711	\$0.25
27	- 33	0.184026	0.193711	0.184026	\$0.23
26	- 34	0.174825	0.184026	0.174825	\$0.22
25	- 35	0.166083	0.174825	0.166083	\$0.21
24	- 36	0.157779	0.166083	0.157779	\$0.20
23	- 37	0.149890	0.157779	0.149890	\$0.19
22	- 38	0.142396	0.149890	0.142396	\$0.18
21	- 39	0.135276	0.142396	0.135276	\$0.17
20	- 40	0.128512	0.135276	0.128512	\$0.16
19	- 41	0.122087	0.128512	0.122087	\$0.16
18	- 42	0.115982	0.122087	0.115982	\$0.15
17	- 43	0.110183	0.115982	0.110183	\$0.14
16	- 44	0.104674	0.110183	0.104674	\$0.13
15	- 45	0.099440	0.104674	0.099440	\$0.13
14	- 46	0.094468	0.099440	0.094468	\$0.12
13	- 47	0.089745	0.094468	0.089745	\$0.11
12	- 48	0.085258	0.089745	0.085258	\$0.11
11	- 49	0.080995	0.085258	0.080995	\$0.10
10	- 50	0.076945	0.080995	0.076945	\$0.10
9	- 51	0.073098	0.076945	0.073098	\$0.09
8	- 52	0.069443	0.073098	0.069443	\$0.09
7	- 53	0.065971	0.069443	0.065971	\$0.08
6	- 54	0.062672	0.065971	0.062672	\$0.08
5	- 55	0.059539	0.062672	0.059539	\$0.08
4	- 56	0.056562	0.059539	0.056562	\$0.07
3	- 57	0.000000	0.056562	0.053734	\$0.07

Table of risk band rates by class/subclass

E6: Computer and electronic manufacturing

Risk band	Risk band change from class risk band	Risk profile index from	Risk profile index to	Risk band rate factor	Risk band rate
83	+ 23	2.925261	and above	3.071524	\$0.86
82	+ 22	2.785963	2.925261	2.925261	\$0.82
81	+ 21	2.653298	2.785963	2.785963	\$0.78
80	+ 20	2.526950	2.653298	2.653298	\$0.74
79	+ 19	2.406619	2.526950	2.526950	\$0.71
78	+ 18	2.292018	2.406619	2.406619	\$0.67
77	+ 17	2.182875	2.292018	2.292018	\$0.64
76	+ 16	2.078928	2.182875	2.182875	\$0.61
75	+ 15	1.979932	2.078928	2.078928	\$0.58
74	+ 14	1.885649	1.979932	1.979932	\$0.55
73	+ 13	1.795856	1.885649	1.885649	\$0.53
72	+ 12	1.710339	1.795856	1.795856	\$0.50
71	+ 11	1.628895	1.710339	1.710339	\$0.48
70	+ 10	1.551328	1.628895	1.628895	\$0.46
69	+ 9	1.477455	1.551328	1.551328	\$0.43
68	+ 8	1.407100	1.477455	1.477455	\$0.41
67	+ 7	1.340096	1.407100	1.407100	\$0.39
66	+ 6	1.276282	1.340096	1.340096	\$0.38
65	+ 5	1.215506	1.276282	1.276282	\$0.36
64	+ 4	1.157625	1.215506	1.215506	\$0.34
63	+ 3	1.102500	1.157625	1.157625	\$0.32
62	+ 2	1.050000	1.102500	1.102500	\$0.31
61	+ 1	1.020000	1.050000	1.050000	\$0.29
60	Class rate's risk band	0.980000	1.020000	1.000000	\$0.28
59	- 1	0.950000	0.980000	0.950000	\$0.27
58	- 2	0.902500	0.950000	0.902500	\$0.25
57	- 3	0.857375	0.902500	0.857375	\$0.24
56	- 4	0.814506	0.857375	0.814506	\$0.23
55	- 5	0.773781	0.814506	0.773781	\$0.22
54	- 6	0.735092	0.773781	0.735092	\$0.21
53	- 7	0.698337	0.735092	0.698337	\$0.20
52	- 8	0.663420	0.698337	0.663420	\$0.19
51	- 9	0.630249	0.663420	0.630249	\$0.18
50	- 10	0.598737	0.630249	0.598737	\$0.17
49	- 11	0.568800	0.598737	0.568800	\$0.16
48	- 12	0.540360	0.568800	0.540360	\$0.15
47	- 13	0.513342	0.540360	0.513342	\$0.14
46	- 14	0.487675	0.513342	0.487675	\$0.14
45	- 15	0.463291	0.487675	0.463291	\$0.13
44	- 16	0.440127	0.463291	0.440127	\$0.12
43	- 17	0.418120	0.440127	0.418120	\$0.12
42	- 18	0.397214	0.418120	0.397214	\$0.11
41	- 19	0.377354	0.397214	0.377354	\$0.11
40	- 20	0.358486	0.377354	0.358486	\$0.10
39	- 21	0.340562	0.358486	0.340562	\$0.10
38	- 22	0.323534	0.340562	0.323534	\$0.09
37	- 23	0.307357	0.323534	0.307357	\$0.09
36	- 24	0.291989	0.307357	0.291989	\$0.08
35	- 25	0.277390	0.291989	0.277390	\$0.08
34	- 26	0.263520	0.277390	0.263520	\$0.07
33	- 27	0.250344	0.263520	0.250344	\$0.07
32	- 28	0.000000	0.250344	0.237827	\$0.07

Table of risk band rates by class/subclass

F1: Rail, water, truck transportation and postal service

Risk band	Risk band change from class risk band	Risk profile index from	Risk profile index to	Risk band rate factor	Risk band rate
83	+ 23	2.925261	and above	3.071524	\$13.12
82	+ 22	2.785963	2.925261	2.925261	\$12.49
81	+ 21	2.653298	2.785963	2.785963	\$11.90
80	+ 20	2.526950	2.653298	2.653298	\$11.33
79	+ 19	2.406619	2.526950	2.526950	\$10.79
78	+ 18	2.292018	2.406619	2.406619	\$10.28
77	+ 17	2.182875	2.292018	2.292018	\$9.79
76	+ 16	2.078928	2.182875	2.182875	\$9.32
75	+ 15	1.979932	2.078928	2.078928	\$8.88
74	+ 14	1.885649	1.979932	1.979932	\$8.45
73	+ 13	1.795856	1.885649	1.885649	\$8.05
72	+ 12	1.710339	1.795856	1.795856	\$7.67
71	+ 11	1.628895	1.710339	1.710339	\$7.30
70	+ 10	1.551328	1.628895	1.628895	\$6.96
69	+ 9	1.477455	1.551328	1.551328	\$6.62
68	+ 8	1.407100	1.477455	1.477455	\$6.31
67	+ 7	1.340096	1.407100	1.407100	\$6.01
66	+ 6	1.276282	1.340096	1.340096	\$5.72
65	+ 5	1.215506	1.276282	1.276282	\$5.45
64	+ 4	1.157625	1.215506	1.215506	\$5.19
63	+ 3	1.102500	1.157625	1.157625	\$4.94
62	+ 2	1.050000	1.102500	1.102500	\$4.71
61	+ 1	1.020000	1.050000	1.050000	\$4.48
60	Class rate's risk band	0.980000	1.020000	1.000000	\$4.27
59	- 1	0.950000	0.980000	0.950000	\$4.06
58	- 2	0.902500	0.950000	0.902500	\$3.85
57	- 3	0.857375	0.902500	0.857375	\$3.66
56	- 4	0.814506	0.857375	0.814506	\$3.48
55	- 5	0.773781	0.814506	0.773781	\$3.30
54	- 6	0.735092	0.773781	0.735092	\$3.14
53	- 7	0.698337	0.735092	0.698337	\$2.98
52	- 8	0.663420	0.698337	0.663420	\$2.83
51	- 9	0.630249	0.663420	0.630249	\$2.69
50	- 10	0.598737	0.630249	0.598737	\$2.56
49	- 11	0.568800	0.598737	0.568800	\$2.43
48	- 12	0.540360	0.568800	0.540360	\$2.31
47	- 13	0.513342	0.540360	0.513342	\$2.19
46	- 14	0.487675	0.513342	0.487675	\$2.08
45	- 15	0.463291	0.487675	0.463291	\$1.98
44	- 16	0.440127	0.463291	0.440127	\$1.88
43	- 17	0.418120	0.440127	0.418120	\$1.79
42	- 18	0.397214	0.418120	0.397214	\$1.70
41	- 19	0.377354	0.397214	0.377354	\$1.61
40	- 20	0.358486	0.377354	0.358486	\$1.53
39	- 21	0.340562	0.358486	0.340562	\$1.45
38	- 22	0.323534	0.340562	0.323534	\$1.38
37	- 23	0.307357	0.323534	0.307357	\$1.31
36	- 24	0.291989	0.307357	0.291989	\$1.25
35	- 25	0.277390	0.291989	0.277390	\$1.18
34	- 26	0.263520	0.277390	0.263520	\$1.13
33	- 27	0.250344	0.263520	0.250344	\$1.07

Table of risk band rates by class/subclass

F1: Rail, water, truck transportation and postal service

Risk band	Risk band change from class risk band	Risk profile index from	Risk profile index to	Risk band rate factor	Risk band rate
32	- 28	0.237827	0.250344	0.237827	\$1.02
31	- 29	0.225936	0.237827	0.225936	\$0.96
30	- 30	0.214639	0.225936	0.214639	\$0.92
29	- 31	0.203907	0.214639	0.203907	\$0.87
28	- 32	0.193711	0.203907	0.193711	\$0.83
27	- 33	0.184026	0.193711	0.184026	\$0.79
26	- 34	0.174825	0.184026	0.174825	\$0.75
25	- 35	0.166083	0.174825	0.166083	\$0.71
24	- 36	0.157779	0.166083	0.157779	\$0.67
23	- 37	0.149890	0.157779	0.149890	\$0.64
22	- 38	0.142396	0.149890	0.142396	\$0.61
21	- 39	0.135276	0.142396	0.135276	\$0.58
20	- 40	0.128512	0.135276	0.128512	\$0.55
19	- 41	0.122087	0.128512	0.122087	\$0.52
18	- 42	0.115982	0.122087	0.115982	\$0.50
17	- 43	0.110183	0.115982	0.110183	\$0.47
16	- 44	0.104674	0.110183	0.104674	\$0.45
15	- 45	0.099440	0.104674	0.099440	\$0.42
14	- 46	0.094468	0.099440	0.094468	\$0.40
13	- 47	0.089745	0.094468	0.089745	\$0.38
12	- 48	0.085258	0.089745	0.085258	\$0.36
11	- 49	0.080995	0.085258	0.080995	\$0.35
10	- 50	0.076945	0.080995	0.076945	\$0.33
9	- 51	0.073098	0.076945	0.073098	\$0.31
8	- 52	0.069443	0.073098	0.069443	\$0.30
7	- 53	0.065971	0.069443	0.065971	\$0.28
6	- 54	0.062672	0.065971	0.062672	\$0.27
5	- 55	0.059539	0.062672	0.059539	\$0.25
4	- 56	0.056562	0.059539	0.056562	\$0.24
3	- 57	0.053734	0.056562	0.053734	\$0.23
2	- 58	0.051047	0.053734	0.051047	\$0.22
1	- 59	0.048495	0.051047	0.048495	\$0.21
0	- 60	0.046070	0.048495	0.046070	\$0.20
-1	- 61	0.043766	0.046070	0.043766	\$0.19
-2	- 62	0.041578	0.043766	0.041578	\$0.18
-3	- 63	0.039499	0.041578	0.039499	\$0.17
-4	- 64	0.037524	0.039499	0.037524	\$0.16
-5	- 65	0.035648	0.037524	0.035648	\$0.15
-6	- 66	0.033866	0.035648	0.033866	\$0.14
-7	- 67	0.032172	0.033866	0.032172	\$0.14
-8	- 68	0.030564	0.032172	0.030564	\$0.13
-9	- 69	0.029035	0.030564	0.029035	\$0.12
-10	- 70	0.027584	0.029035	0.027584	\$0.12
-11	- 71	0.026205	0.027584	0.026205	\$0.11
-12	- 72	0.024894	0.026205	0.024894	\$0.11
-13	- 73	0.000000	0.024894	0.023650	\$0.10
-14	- 74	0.022467	0.023650	0.022467	\$0.10
-15	- 75	0.021344	0.022467	0.021344	\$0.09
-16	- 76	0.020277	0.021344	0.020277	\$0.09
-17	- 77	0.019263	0.020277	0.019263	\$0.08
-18	- 78	0.018300	0.019263	0.018300	\$0.08
-19	- 79	0.017385	0.018300	0.017385	\$0.07
-20	- 80	0.016515	0.017385	0.016515	\$0.07
-21	- 81	0.000000	0.016515	0.015690	\$0.07

Table of risk band rates by class/subclass

F2: Air, transit, ground passenger, recreational and pipeline transportation, courier services and warehousing

Risk band	Risk band change from class risk band	Risk profile index from	Risk profile index to	Risk band rate factor	Risk band rate
83	+ 23	2.925261	and above	3.071524	\$5.16
82	+ 22	2.785963	2.925261	2.925261	\$4.91
81	+ 21	2.653298	2.785963	2.785963	\$4.68
80	+ 20	2.526950	2.653298	2.653298	\$4.46
79	+ 19	2.406619	2.526950	2.526950	\$4.25
78	+ 18	2.292018	2.406619	2.406619	\$4.04
77	+ 17	2.182875	2.292018	2.292018	\$3.85
76	+ 16	2.078928	2.182875	2.182875	\$3.67
75	+ 15	1.979932	2.078928	2.078928	\$3.49
74	+ 14	1.885649	1.979932	1.979932	\$3.33
73	+ 13	1.795856	1.885649	1.885649	\$3.17
72	+ 12	1.710339	1.795856	1.795856	\$3.02
71	+ 11	1.628895	1.710339	1.710339	\$2.87
70	+ 10	1.551328	1.628895	1.628895	\$2.74
69	+ 9	1.477455	1.551328	1.551328	\$2.61
68	+ 8	1.407100	1.477455	1.477455	\$2.48
67	+ 7	1.340096	1.407100	1.407100	\$2.36
66	+ 6	1.276282	1.340096	1.340096	\$2.25
65	+ 5	1.215506	1.276282	1.276282	\$2.14
64	+ 4	1.157625	1.215506	1.215506	\$2.04
63	+ 3	1.102500	1.157625	1.157625	\$1.94
62	+ 2	1.050000	1.102500	1.102500	\$1.85
61	+ 1	1.020000	1.050000	1.050000	\$1.76
60	Class rate's risk band	0.980000	1.020000	1.000000	\$1.68
59	- 1	0.950000	0.980000	0.950000	\$1.60
58	- 2	0.902500	0.950000	0.902500	\$1.52
57	- 3	0.857375	0.902500	0.857375	\$1.44
56	- 4	0.814506	0.857375	0.814506	\$1.37
55	- 5	0.773781	0.814506	0.773781	\$1.30
54	- 6	0.735092	0.773781	0.735092	\$1.23
53	- 7	0.698337	0.735092	0.698337	\$1.17
52	- 8	0.663420	0.698337	0.663420	\$1.11
51	- 9	0.630249	0.663420	0.630249	\$1.06
50	- 10	0.598737	0.630249	0.598737	\$1.01
49	- 11	0.568800	0.598737	0.568800	\$0.96
48	- 12	0.540360	0.568800	0.540360	\$0.91
47	- 13	0.513342	0.540360	0.513342	\$0.86
46	- 14	0.487675	0.513342	0.487675	\$0.82
45	- 15	0.463291	0.487675	0.463291	\$0.78
44	- 16	0.440127	0.463291	0.440127	\$0.74
43	- 17	0.418120	0.440127	0.418120	\$0.70
42	- 18	0.397214	0.418120	0.397214	\$0.67
41	- 19	0.377354	0.397214	0.377354	\$0.63
40	- 20	0.358486	0.377354	0.358486	\$0.60
39	- 21	0.340562	0.358486	0.340562	\$0.57
38	- 22	0.323534	0.340562	0.323534	\$0.54
37	- 23	0.307357	0.323534	0.307357	\$0.52
36	- 24	0.291989	0.307357	0.291989	\$0.49
35	- 25	0.277390	0.291989	0.277390	\$0.47
34	- 26	0.263520	0.277390	0.263520	\$0.44
33	- 27	0.250344	0.263520	0.250344	\$0.42

Table of risk band rates by class/subclass

F2: Air, transit, ground passenger, recreational and pipeline transportation, courier services and warehousing

Risk band	Risk band change from class risk band	Risk profile index from	Risk profile index to	Risk band rate factor	Risk band rate
32	- 28	0.237827	0.250344	0.237827	\$0.40
31	- 29	0.225936	0.237827	0.225936	\$0.38
30	- 30	0.214639	0.225936	0.214639	\$0.36
29	- 31	0.203907	0.214639	0.203907	\$0.34
28	- 32	0.193711	0.203907	0.193711	\$0.33
27	- 33	0.184026	0.193711	0.184026	\$0.31
26	- 34	0.174825	0.184026	0.174825	\$0.29
25	- 35	0.166083	0.174825	0.166083	\$0.28
24	- 36	0.157779	0.166083	0.157779	\$0.27
23	- 37	0.149890	0.157779	0.149890	\$0.25
22	- 38	0.142396	0.149890	0.142396	\$0.24
21	- 39	0.135276	0.142396	0.135276	\$0.23
20	- 40	0.128512	0.135276	0.128512	\$0.22
19	- 41	0.122087	0.128512	0.122087	\$0.21
18	- 42	0.115982	0.122087	0.115982	\$0.19
17	- 43	0.110183	0.115982	0.110183	\$0.19
16	- 44	0.104674	0.110183	0.104674	\$0.18
15	- 45	0.099440	0.104674	0.099440	\$0.17
14	- 46	0.094468	0.099440	0.094468	\$0.16
13	- 47	0.089745	0.094468	0.089745	\$0.15
12	- 48	0.085258	0.089745	0.085258	\$0.14
11	- 49	0.080995	0.085258	0.080995	\$0.14
10	- 50	0.076945	0.080995	0.076945	\$0.13
9	- 51	0.073098	0.076945	0.073098	\$0.12
8	- 52	0.069443	0.073098	0.069443	\$0.12
7	- 53	0.065971	0.069443	0.065971	\$0.11
6	- 54	0.062672	0.065971	0.062672	\$0.11
5	- 55	0.059539	0.062672	0.059539	\$0.10
4	- 56	0.056562	0.059539	0.056562	\$0.10
3	- 57	0.053734	0.056562	0.053734	\$0.09
2	- 58	0.051047	0.053734	0.051047	\$0.09
1	- 59	0.048495	0.051047	0.048495	\$0.08
0	- 60	0.046070	0.048495	0.046070	\$0.08
-1	- 61	0.043766	0.046070	0.043766	\$0.07
-2	- 62	0.041578	0.043766	0.041578	\$0.07
-3	- 63	0.000000	0.041578	0.039499	\$0.07

Table of risk band rates by class/subclass

G1: Building construction

Risk band	Risk band change from class risk band	Risk profile index from	Risk profile index to	Risk band rate factor	Risk band rate
83	+ 23	2.925261	and above	3.071524	\$7.06
82	+ 22	2.785963	2.925261	2.925261	\$6.73
81	+ 21	2.653298	2.785963	2.785963	\$6.41
80	+ 20	2.526950	2.653298	2.653298	\$6.10
79	+ 19	2.406619	2.526950	2.526950	\$5.81
78	+ 18	2.292018	2.406619	2.406619	\$5.54
77	+ 17	2.182875	2.292018	2.292018	\$5.27
76	+ 16	2.078928	2.182875	2.182875	\$5.02
75	+ 15	1.979932	2.078928	2.078928	\$4.78
74	+ 14	1.885649	1.979932	1.979932	\$4.55
73	+ 13	1.795856	1.885649	1.885649	\$4.34
72	+ 12	1.710339	1.795856	1.795856	\$4.13
71	+ 11	1.628895	1.710339	1.710339	\$3.93
70	+ 10	1.551328	1.628895	1.628895	\$3.75
69	+ 9	1.477455	1.551328	1.551328	\$3.57
68	+ 8	1.407100	1.477455	1.477455	\$3.40
67	+ 7	1.340096	1.407100	1.407100	\$3.24
66	+ 6	1.276282	1.340096	1.340096	\$3.08
65	+ 5	1.215506	1.276282	1.276282	\$2.94
64	+ 4	1.157625	1.215506	1.215506	\$2.80
63	+ 3	1.102500	1.157625	1.157625	\$2.66
62	+ 2	1.050000	1.102500	1.102500	\$2.54
61	+ 1	1.020000	1.050000	1.050000	\$2.42
60	Class rate's risk band	0.980000	1.020000	1.000000	\$2.30
59	- 1	0.950000	0.980000	0.950000	\$2.19
58	- 2	0.902500	0.950000	0.902500	\$2.08
57	- 3	0.857375	0.902500	0.857375	\$1.97
56	- 4	0.814506	0.857375	0.814506	\$1.87
55	- 5	0.773781	0.814506	0.773781	\$1.78
54	- 6	0.735092	0.773781	0.735092	\$1.69
53	- 7	0.698337	0.735092	0.698337	\$1.61
52	- 8	0.663420	0.698337	0.663420	\$1.53
51	- 9	0.630249	0.663420	0.630249	\$1.45
50	- 10	0.598737	0.630249	0.598737	\$1.38
49	- 11	0.568800	0.598737	0.568800	\$1.31
48	- 12	0.540360	0.568800	0.540360	\$1.24
47	- 13	0.513342	0.540360	0.513342	\$1.18
46	- 14	0.487675	0.513342	0.487675	\$1.12
45	- 15	0.463291	0.487675	0.463291	\$1.07
44	- 16	0.440127	0.463291	0.440127	\$1.01
43	- 17	0.418120	0.440127	0.418120	\$0.96
42	- 18	0.397214	0.418120	0.397214	\$0.91
41	- 19	0.377354	0.397214	0.377354	\$0.87
40	- 20	0.358486	0.377354	0.358486	\$0.82
39	- 21	0.340562	0.358486	0.340562	\$0.78
38	- 22	0.323534	0.340562	0.323534	\$0.74
37	- 23	0.307357	0.323534	0.307357	\$0.71
36	- 24	0.291989	0.307357	0.291989	\$0.67
35	- 25	0.277390	0.291989	0.277390	\$0.64
34	- 26	0.263520	0.277390	0.263520	\$0.61
33	- 27	0.250344	0.263520	0.250344	\$0.58

Table of risk band rates by class/subclass

G1: Building construction

Risk band	Risk band change from class risk band	Risk profile index from	Risk profile index to	Risk band rate factor	Risk band rate
32	- 28	0.237827	0.250344	0.237827	\$0.55
31	- 29	0.225936	0.237827	0.225936	\$0.52
30	- 30	0.214639	0.225936	0.214639	\$0.49
29	- 31	0.203907	0.214639	0.203907	\$0.47
28	- 32	0.193711	0.203907	0.193711	\$0.45
27	- 33	0.184026	0.193711	0.184026	\$0.42
26	- 34	0.174825	0.184026	0.174825	\$0.40
25	- 35	0.166083	0.174825	0.166083	\$0.38
24	- 36	0.157779	0.166083	0.157779	\$0.36
23	- 37	0.149890	0.157779	0.149890	\$0.34
22	- 38	0.142396	0.149890	0.142396	\$0.33
21	- 39	0.135276	0.142396	0.135276	\$0.31
20	- 40	0.128512	0.135276	0.128512	\$0.30
19	- 41	0.122087	0.128512	0.122087	\$0.28
18	- 42	0.115982	0.122087	0.115982	\$0.27
17	- 43	0.110183	0.115982	0.110183	\$0.25
16	- 44	0.104674	0.110183	0.104674	\$0.24
15	- 45	0.099440	0.104674	0.099440	\$0.23
14	- 46	0.094468	0.099440	0.094468	\$0.22
13	- 47	0.089745	0.094468	0.089745	\$0.21
12	- 48	0.085258	0.089745	0.085258	\$0.20
11	- 49	0.080995	0.085258	0.080995	\$0.19
10	- 50	0.076945	0.080995	0.076945	\$0.18
9	- 51	0.073098	0.076945	0.073098	\$0.17
8	- 52	0.069443	0.073098	0.069443	\$0.16
7	- 53	0.065971	0.069443	0.065971	\$0.15
6	- 54	0.062672	0.065971	0.062672	\$0.14
5	- 55	0.059539	0.062672	0.059539	\$0.14
4	- 56	0.056562	0.059539	0.056562	\$0.13
3	- 57	0.053734	0.056562	0.053734	\$0.12
2	- 58	0.051047	0.053734	0.051047	\$0.12
1	- 59	0.048495	0.051047	0.048495	\$0.11
0	- 60	0.046070	0.048495	0.046070	\$0.11
-1	- 61	0.043766	0.046070	0.043766	\$0.10
-2	- 62	0.041578	0.043766	0.041578	\$0.10
-3	- 63	0.039499	0.041578	0.039499	\$0.09
-4	- 64	0.037524	0.039499	0.037524	\$0.09
-5	- 65	0.035648	0.037524	0.035648	\$0.08
-6	- 66	0.033866	0.035648	0.033866	\$0.08
-7	- 67	0.032172	0.033866	0.032172	\$0.07
-8	- 68	0.030564	0.032172	0.030564	\$0.07
-9	- 69	0.000000	0.030564	0.029035	\$0.07

Table of risk band rates by class/subclass

G2: Infrastructure construction

Risk band	Risk band change from class risk band	Risk profile index from	Risk profile index to	Risk band rate factor	Risk band rate
83	+ 23	2.925261	and above	3.071524	\$7.10
82	+ 22	2.785963	2.925261	2.925261	\$6.76
81	+ 21	2.653298	2.785963	2.785963	\$6.44
80	+ 20	2.526950	2.653298	2.653298	\$6.13
79	+ 19	2.406619	2.526950	2.526950	\$5.84
78	+ 18	2.292018	2.406619	2.406619	\$5.56
77	+ 17	2.182875	2.292018	2.292018	\$5.29
76	+ 16	2.078928	2.182875	2.182875	\$5.04
75	+ 15	1.979932	2.078928	2.078928	\$4.80
74	+ 14	1.885649	1.979932	1.979932	\$4.57
73	+ 13	1.795856	1.885649	1.885649	\$4.36
72	+ 12	1.710339	1.795856	1.795856	\$4.15
71	+ 11	1.628895	1.710339	1.710339	\$3.95
70	+ 10	1.551328	1.628895	1.628895	\$3.76
69	+ 9	1.477455	1.551328	1.551328	\$3.58
68	+ 8	1.407100	1.477455	1.477455	\$3.41
67	+ 7	1.340096	1.407100	1.407100	\$3.25
66	+ 6	1.276282	1.340096	1.340096	\$3.10
65	+ 5	1.215506	1.276282	1.276282	\$2.95
64	+ 4	1.157625	1.215506	1.215506	\$2.81
63	+ 3	1.102500	1.157625	1.157625	\$2.67
62	+ 2	1.050000	1.102500	1.102500	\$2.55
61	+ 1	1.020000	1.050000	1.050000	\$2.43
60	Class rate's risk band	0.980000	1.020000	1.000000	\$2.31
59	- 1	0.950000	0.980000	0.950000	\$2.19
58	- 2	0.902500	0.950000	0.902500	\$2.08
57	- 3	0.857375	0.902500	0.857375	\$1.98
56	- 4	0.814506	0.857375	0.814506	\$1.88
55	- 5	0.773781	0.814506	0.773781	\$1.79
54	- 6	0.735092	0.773781	0.735092	\$1.70
53	- 7	0.698337	0.735092	0.698337	\$1.61
52	- 8	0.663420	0.698337	0.663420	\$1.53
51	- 9	0.630249	0.663420	0.630249	\$1.46
50	- 10	0.598737	0.630249	0.598737	\$1.38
49	- 11	0.568800	0.598737	0.568800	\$1.31
48	- 12	0.540360	0.568800	0.540360	\$1.25
47	- 13	0.513342	0.540360	0.513342	\$1.19
46	- 14	0.487675	0.513342	0.487675	\$1.13
45	- 15	0.463291	0.487675	0.463291	\$1.07
44	- 16	0.440127	0.463291	0.440127	\$1.02
43	- 17	0.418120	0.440127	0.418120	\$0.97
42	- 18	0.397214	0.418120	0.397214	\$0.92
41	- 19	0.377354	0.397214	0.377354	\$0.87
40	- 20	0.358486	0.377354	0.358486	\$0.83
39	- 21	0.340562	0.358486	0.340562	\$0.79
38	- 22	0.323534	0.340562	0.323534	\$0.75
37	- 23	0.307357	0.323534	0.307357	\$0.71
36	- 24	0.291989	0.307357	0.291989	\$0.67
35	- 25	0.277390	0.291989	0.277390	\$0.64
34	- 26	0.263520	0.277390	0.263520	\$0.61
33	- 27	0.250344	0.263520	0.250344	\$0.58

Table of risk band rates by class/subclass

G2: Infrastructure construction

Risk band	Risk band change from class risk band	Risk profile index from	Risk profile index to	Risk band rate factor	Risk band rate
32	- 28	0.237827	0.250344	0.237827	\$0.55
31	- 29	0.225936	0.237827	0.225936	\$0.52
30	- 30	0.214639	0.225936	0.214639	\$0.50
29	- 31	0.203907	0.214639	0.203907	\$0.47
28	- 32	0.193711	0.203907	0.193711	\$0.45
27	- 33	0.184026	0.193711	0.184026	\$0.43
26	- 34	0.174825	0.184026	0.174825	\$0.40
25	- 35	0.166083	0.174825	0.166083	\$0.38
24	- 36	0.157779	0.166083	0.157779	\$0.36
23	- 37	0.149890	0.157779	0.149890	\$0.35
22	- 38	0.142396	0.149890	0.142396	\$0.33
21	- 39	0.135276	0.142396	0.135276	\$0.31
20	- 40	0.128512	0.135276	0.128512	\$0.30
19	- 41	0.122087	0.128512	0.122087	\$0.28
18	- 42	0.115982	0.122087	0.115982	\$0.27
17	- 43	0.110183	0.115982	0.110183	\$0.25
16	- 44	0.104674	0.110183	0.104674	\$0.24
15	- 45	0.099440	0.104674	0.099440	\$0.23
14	- 46	0.094468	0.099440	0.094468	\$0.22
13	- 47	0.089745	0.094468	0.089745	\$0.21
12	- 48	0.085258	0.089745	0.085258	\$0.20
11	- 49	0.080995	0.085258	0.080995	\$0.19
10	- 50	0.076945	0.080995	0.076945	\$0.18
9	- 51	0.073098	0.076945	0.073098	\$0.17
8	- 52	0.069443	0.073098	0.069443	\$0.16
7	- 53	0.065971	0.069443	0.065971	\$0.15
6	- 54	0.062672	0.065971	0.062672	\$0.14
5	- 55	0.059539	0.062672	0.059539	\$0.14
4	- 56	0.056562	0.059539	0.056562	\$0.13
3	- 57	0.053734	0.056562	0.053734	\$0.12
2	- 58	0.051047	0.053734	0.051047	\$0.12
1	- 59	0.048495	0.051047	0.048495	\$0.11
0	- 60	0.046070	0.048495	0.046070	\$0.11
-1	- 61	0.043766	0.046070	0.043766	\$0.10
-2	- 62	0.041578	0.043766	0.041578	\$0.10
-3	- 63	0.039499	0.041578	0.039499	\$0.09
-4	- 64	0.037524	0.039499	0.037524	\$0.09
-5	- 65	0.035648	0.037524	0.035648	\$0.08
-6	- 66	0.033866	0.035648	0.033866	\$0.08
-7	- 67	0.032172	0.033866	0.032172	\$0.07
-8	- 68	0.030564	0.032172	0.030564	\$0.07
-9	- 69	0.000000	0.030564	0.029035	\$0.07

Table of risk band rates by class/subclass

G3: Foundation, structure and building exterior construction

Risk band	Risk band change from class risk band	Risk profile index from	Risk profile index to	Risk band rate factor	Risk band rate
83	+ 23	2.925261	and above	3.071524	\$13.67
82	+ 22	2.785963	2.925261	2.925261	\$13.02
81	+ 21	2.653298	2.785963	2.785963	\$12.40
80	+ 20	2.526950	2.653298	2.653298	\$11.81
79	+ 19	2.406619	2.526950	2.526950	\$11.24
78	+ 18	2.292018	2.406619	2.406619	\$10.71
77	+ 17	2.182875	2.292018	2.292018	\$10.20
76	+ 16	2.078928	2.182875	2.182875	\$9.71
75	+ 15	1.979932	2.078928	2.078928	\$9.25
74	+ 14	1.885649	1.979932	1.979932	\$8.81
73	+ 13	1.795856	1.885649	1.885649	\$8.39
72	+ 12	1.710339	1.795856	1.795856	\$7.99
71	+ 11	1.628895	1.710339	1.710339	\$7.61
70	+ 10	1.551328	1.628895	1.628895	\$7.25
69	+ 9	1.477455	1.551328	1.551328	\$6.90
68	+ 8	1.407100	1.477455	1.477455	\$6.57
67	+ 7	1.340096	1.407100	1.407100	\$6.26
66	+ 6	1.276282	1.340096	1.340096	\$5.96
65	+ 5	1.215506	1.276282	1.276282	\$5.68
64	+ 4	1.157625	1.215506	1.215506	\$5.41
63	+ 3	1.102500	1.157625	1.157625	\$5.15
62	+ 2	1.050000	1.102500	1.102500	\$4.91
61	+ 1	1.020000	1.050000	1.050000	\$4.67
60	Class rate's risk band	0.980000	1.020000	1.000000	\$4.45
59	- 1	0.950000	0.980000	0.950000	\$4.23
58	- 2	0.902500	0.950000	0.902500	\$4.02
57	- 3	0.857375	0.902500	0.857375	\$3.82
56	- 4	0.814506	0.857375	0.814506	\$3.62
55	- 5	0.773781	0.814506	0.773781	\$3.44
54	- 6	0.735092	0.773781	0.735092	\$3.27
53	- 7	0.698337	0.735092	0.698337	\$3.11
52	- 8	0.663420	0.698337	0.663420	\$2.95
51	- 9	0.630249	0.663420	0.630249	\$2.80
50	- 10	0.598737	0.630249	0.598737	\$2.66
49	- 11	0.568800	0.598737	0.568800	\$2.53
48	- 12	0.540360	0.568800	0.540360	\$2.40
47	- 13	0.513342	0.540360	0.513342	\$2.28
46	- 14	0.487675	0.513342	0.487675	\$2.17
45	- 15	0.463291	0.487675	0.463291	\$2.06
44	- 16	0.440127	0.463291	0.440127	\$1.96
43	- 17	0.418120	0.440127	0.418120	\$1.86
42	- 18	0.397214	0.418120	0.397214	\$1.77
41	- 19	0.377354	0.397214	0.377354	\$1.68
40	- 20	0.358486	0.377354	0.358486	\$1.60
39	- 21	0.340562	0.358486	0.340562	\$1.52
38	- 22	0.323534	0.340562	0.323534	\$1.44
37	- 23	0.307357	0.323534	0.307357	\$1.37
36	- 24	0.291989	0.307357	0.291989	\$1.30
35	- 25	0.277390	0.291989	0.277390	\$1.23
34	- 26	0.263520	0.277390	0.263520	\$1.17
33	- 27	0.250344	0.263520	0.250344	\$1.11

Table of risk band rates by class/subclass

G3: Foundation, structure and building exterior construction

Risk band	Risk band change from class risk band	Risk profile index from	Risk profile index to	Risk band rate factor	Risk band rate
32	- 28	0.237827	0.250344	0.237827	\$1.06
31	- 29	0.225936	0.237827	0.225936	\$1.01
30	- 30	0.214639	0.225936	0.214639	\$0.96
29	- 31	0.203907	0.214639	0.203907	\$0.91
28	- 32	0.193711	0.203907	0.193711	\$0.86
27	- 33	0.184026	0.193711	0.184026	\$0.82
26	- 34	0.174825	0.184026	0.174825	\$0.78
25	- 35	0.166083	0.174825	0.166083	\$0.74
24	- 36	0.157779	0.166083	0.157779	\$0.70
23	- 37	0.149890	0.157779	0.149890	\$0.67
22	- 38	0.142396	0.149890	0.142396	\$0.63
21	- 39	0.135276	0.142396	0.135276	\$0.60
20	- 40	0.128512	0.135276	0.128512	\$0.57
19	- 41	0.122087	0.128512	0.122087	\$0.54
18	- 42	0.115982	0.122087	0.115982	\$0.52
17	- 43	0.110183	0.115982	0.110183	\$0.49
16	- 44	0.104674	0.110183	0.104674	\$0.47
15	- 45	0.099440	0.104674	0.099440	\$0.44
14	- 46	0.094468	0.099440	0.094468	\$0.42
13	- 47	0.089745	0.094468	0.089745	\$0.40
12	- 48	0.085258	0.089745	0.085258	\$0.38
11	- 49	0.080995	0.085258	0.080995	\$0.36
10	- 50	0.076945	0.080995	0.076945	\$0.34
9	- 51	0.073098	0.076945	0.073098	\$0.33
8	- 52	0.069443	0.073098	0.069443	\$0.31
7	- 53	0.065971	0.069443	0.065971	\$0.29
6	- 54	0.062672	0.065971	0.062672	\$0.28
5	- 55	0.059539	0.062672	0.059539	\$0.26
4	- 56	0.056562	0.059539	0.056562	\$0.25
3	- 57	0.053734	0.056562	0.053734	\$0.24
2	- 58	0.051047	0.053734	0.051047	\$0.23
1	- 59	0.048495	0.051047	0.048495	\$0.22
0	- 60	0.046070	0.048495	0.046070	\$0.21
-1	- 61	0.043766	0.046070	0.043766	\$0.19
-2	- 62	0.041578	0.043766	0.041578	\$0.19
-3	- 63	0.039499	0.041578	0.039499	\$0.18
-4	- 64	0.037524	0.039499	0.037524	\$0.17
-5	- 65	0.035648	0.037524	0.035648	\$0.16
-6	- 66	0.033866	0.035648	0.033866	\$0.15
-7	- 67	0.032172	0.033866	0.032172	\$0.14
-8	- 68	0.030564	0.032172	0.030564	\$0.14
-9	- 69	0.029035	0.030564	0.029035	\$0.13
-10	- 70	0.027584	0.029035	0.027584	\$0.12
-11	- 71	0.026205	0.027584	0.026205	\$0.12
-12	- 72	0.024894	0.026205	0.024894	\$0.11
-13	- 73	0.023650	0.024894	0.023650	\$0.11
-14	- 74	0.022467	0.023650	0.022467	\$0.10
-15	- 75	0.021344	0.022467	0.021344	\$0.09
-16	- 76	0.020277	0.021344	0.020277	\$0.09
-17	- 77	0.019263	0.020277	0.019263	\$0.09
-18	- 78	0.018300	0.019263	0.018300	\$0.08

Table of risk band rates by class/subclass

G3: Foundation, structure and building exterior construction

Risk band	Risk band change from class risk band	Risk profile index from	Risk profile index to	Risk band rate factor	Risk band rate
-19	- 79	0.017385	0.018300	0.017385	\$0.08
-20	- 80	0.016515	0.017385	0.016515	\$0.07
-21	- 81	0.015690	0.016515	0.015690	\$0.07
-22	- 82	0.000000	0.015690	0.014905	\$0.07

Table of risk band rates by class/subclass

G4: Building equipment construction

Risk band	Risk band change from class risk band	Risk profile index from	Risk profile index to	Risk band rate factor	Risk band rate
83	+ 23	2.925261	and above	3.071524	\$5.65
82	+ 22	2.785963	2.925261	2.925261	\$5.38
81	+ 21	2.653298	2.785963	2.785963	\$5.13
80	+ 20	2.526950	2.653298	2.653298	\$4.88
79	+ 19	2.406619	2.526950	2.526950	\$4.65
78	+ 18	2.292018	2.406619	2.406619	\$4.43
77	+ 17	2.182875	2.292018	2.292018	\$4.22
76	+ 16	2.078928	2.182875	2.182875	\$4.02
75	+ 15	1.979932	2.078928	2.078928	\$3.83
74	+ 14	1.885649	1.979932	1.979932	\$3.64
73	+ 13	1.795856	1.885649	1.885649	\$3.47
72	+ 12	1.710339	1.795856	1.795856	\$3.30
71	+ 11	1.628895	1.710339	1.710339	\$3.15
70	+ 10	1.551328	1.628895	1.628895	\$3.00
69	+ 9	1.477455	1.551328	1.551328	\$2.85
68	+ 8	1.407100	1.477455	1.477455	\$2.72
67	+ 7	1.340096	1.407100	1.407100	\$2.59
66	+ 6	1.276282	1.340096	1.340096	\$2.47
65	+ 5	1.215506	1.276282	1.276282	\$2.35
64	+ 4	1.157625	1.215506	1.215506	\$2.24
63	+ 3	1.102500	1.157625	1.157625	\$2.13
62	+ 2	1.050000	1.102500	1.102500	\$2.03
61	+ 1	1.020000	1.050000	1.050000	\$1.93
60	Class rate's risk band	0.980000	1.020000	1.000000	\$1.84
59	- 1	0.950000	0.980000	0.950000	\$1.75
58	- 2	0.902500	0.950000	0.902500	\$1.66
57	- 3	0.857375	0.902500	0.857375	\$1.58
56	- 4	0.814506	0.857375	0.814506	\$1.50
55	- 5	0.773781	0.814506	0.773781	\$1.42
54	- 6	0.735092	0.773781	0.735092	\$1.35
53	- 7	0.698337	0.735092	0.698337	\$1.28
52	- 8	0.663420	0.698337	0.663420	\$1.22
51	- 9	0.630249	0.663420	0.630249	\$1.16
50	- 10	0.598737	0.630249	0.598737	\$1.10
49	- 11	0.568800	0.598737	0.568800	\$1.05
48	- 12	0.540360	0.568800	0.540360	\$0.99
47	- 13	0.513342	0.540360	0.513342	\$0.94
46	- 14	0.487675	0.513342	0.487675	\$0.90
45	- 15	0.463291	0.487675	0.463291	\$0.85
44	- 16	0.440127	0.463291	0.440127	\$0.81
43	- 17	0.418120	0.440127	0.418120	\$0.77
42	- 18	0.397214	0.418120	0.397214	\$0.73
41	- 19	0.377354	0.397214	0.377354	\$0.69
40	- 20	0.358486	0.377354	0.358486	\$0.66
39	- 21	0.340562	0.358486	0.340562	\$0.63
38	- 22	0.323534	0.340562	0.323534	\$0.60
37	- 23	0.307357	0.323534	0.307357	\$0.57
36	- 24	0.291989	0.307357	0.291989	\$0.54
35	- 25	0.277390	0.291989	0.277390	\$0.51
34	- 26	0.263520	0.277390	0.263520	\$0.48
33	- 27	0.250344	0.263520	0.250344	\$0.46

Table of risk band rates by class/subclass

G4: Building equipment construction

Risk band	Risk band change from class risk band	Risk profile index from	Risk profile index to	Risk band rate factor	Risk band rate
32	- 28	0.237827	0.250344	0.237827	\$0.44
31	- 29	0.225936	0.237827	0.225936	\$0.42
30	- 30	0.214639	0.225936	0.214639	\$0.39
29	- 31	0.203907	0.214639	0.203907	\$0.38
28	- 32	0.193711	0.203907	0.193711	\$0.36
27	- 33	0.184026	0.193711	0.184026	\$0.34
26	- 34	0.174825	0.184026	0.174825	\$0.32
25	- 35	0.166083	0.174825	0.166083	\$0.31
24	- 36	0.157779	0.166083	0.157779	\$0.29
23	- 37	0.149890	0.157779	0.149890	\$0.28
22	- 38	0.142396	0.149890	0.142396	\$0.26
21	- 39	0.135276	0.142396	0.135276	\$0.25
20	- 40	0.128512	0.135276	0.128512	\$0.24
19	- 41	0.122087	0.128512	0.122087	\$0.22
18	- 42	0.115982	0.122087	0.115982	\$0.21
17	- 43	0.110183	0.115982	0.110183	\$0.20
16	- 44	0.104674	0.110183	0.104674	\$0.19
15	- 45	0.099440	0.104674	0.099440	\$0.18
14	- 46	0.094468	0.099440	0.094468	\$0.17
13	- 47	0.089745	0.094468	0.089745	\$0.17
12	- 48	0.085258	0.089745	0.085258	\$0.16
11	- 49	0.080995	0.085258	0.080995	\$0.15
10	- 50	0.076945	0.080995	0.076945	\$0.14
9	- 51	0.073098	0.076945	0.073098	\$0.13
8	- 52	0.069443	0.073098	0.069443	\$0.13
7	- 53	0.065971	0.069443	0.065971	\$0.12
6	- 54	0.062672	0.065971	0.062672	\$0.12
5	- 55	0.059539	0.062672	0.059539	\$0.11
4	- 56	0.056562	0.059539	0.056562	\$0.10
3	- 57	0.053734	0.056562	0.053734	\$0.10
2	- 58	0.051047	0.053734	0.051047	\$0.09
1	- 59	0.048495	0.051047	0.048495	\$0.09
0	- 60	0.046070	0.048495	0.046070	\$0.08
-1	- 61	0.043766	0.046070	0.043766	\$0.08
-2	- 62	0.041578	0.043766	0.041578	\$0.08
-3	- 63	0.039499	0.041578	0.039499	\$0.07
-4	- 64	0.037524	0.039499	0.037524	\$0.07
-5	- 65	0.000000	0.037524	0.035648	\$0.07

Table of risk band rates by class/subclass

G5: Specialty trades construction

Risk band	Risk band change from class risk band	Risk profile index from	Risk profile index to	Risk band rate factor	Risk band rate
83	+ 23	2.925261	and above	3.071524	\$7.59
82	+ 22	2.785963	2.925261	2.925261	\$7.23
81	+ 21	2.653298	2.785963	2.785963	\$6.88
80	+ 20	2.526950	2.653298	2.653298	\$6.55
79	+ 19	2.406619	2.526950	2.526950	\$6.24
78	+ 18	2.292018	2.406619	2.406619	\$5.94
77	+ 17	2.182875	2.292018	2.292018	\$5.66
76	+ 16	2.078928	2.182875	2.182875	\$5.39
75	+ 15	1.979932	2.078928	2.078928	\$5.13
74	+ 14	1.885649	1.979932	1.979932	\$4.89
73	+ 13	1.795856	1.885649	1.885649	\$4.66
72	+ 12	1.710339	1.795856	1.795856	\$4.44
71	+ 11	1.628895	1.710339	1.710339	\$4.22
70	+ 10	1.551328	1.628895	1.628895	\$4.02
69	+ 9	1.477455	1.551328	1.551328	\$3.83
68	+ 8	1.407100	1.477455	1.477455	\$3.65
67	+ 7	1.340096	1.407100	1.407100	\$3.48
66	+ 6	1.276282	1.340096	1.340096	\$3.31
65	+ 5	1.215506	1.276282	1.276282	\$3.15
64	+ 4	1.157625	1.215506	1.215506	\$3.00
63	+ 3	1.102500	1.157625	1.157625	\$2.86
62	+ 2	1.050000	1.102500	1.102500	\$2.72
61	+ 1	1.020000	1.050000	1.050000	\$2.59
60	Class rate's risk band	0.980000	1.020000	1.000000	\$2.47
59	- 1	0.950000	0.980000	0.950000	\$2.35
58	- 2	0.902500	0.950000	0.902500	\$2.23
57	- 3	0.857375	0.902500	0.857375	\$2.12
56	- 4	0.814506	0.857375	0.814506	\$2.01
55	- 5	0.773781	0.814506	0.773781	\$1.91
54	- 6	0.735092	0.773781	0.735092	\$1.82
53	- 7	0.698337	0.735092	0.698337	\$1.72
52	- 8	0.663420	0.698337	0.663420	\$1.64
51	- 9	0.630249	0.663420	0.630249	\$1.56
50	- 10	0.598737	0.630249	0.598737	\$1.48
49	- 11	0.568800	0.598737	0.568800	\$1.40
48	- 12	0.540360	0.568800	0.540360	\$1.33
47	- 13	0.513342	0.540360	0.513342	\$1.27
46	- 14	0.487675	0.513342	0.487675	\$1.20
45	- 15	0.463291	0.487675	0.463291	\$1.14
44	- 16	0.440127	0.463291	0.440127	\$1.09
43	- 17	0.418120	0.440127	0.418120	\$1.03
42	- 18	0.397214	0.418120	0.397214	\$0.98
41	- 19	0.377354	0.397214	0.377354	\$0.93
40	- 20	0.358486	0.377354	0.358486	\$0.89
39	- 21	0.340562	0.358486	0.340562	\$0.84
38	- 22	0.323534	0.340562	0.323534	\$0.80
37	- 23	0.307357	0.323534	0.307357	\$0.76
36	- 24	0.291989	0.307357	0.291989	\$0.72
35	- 25	0.277390	0.291989	0.277390	\$0.69
34	- 26	0.263520	0.277390	0.263520	\$0.65
33	- 27	0.250344	0.263520	0.250344	\$0.62

Table of risk band rates by class/subclass

G5: Specialty trades construction

Risk band	Risk band change from class risk band	Risk profile index from	Risk profile index to	Risk band rate factor	Risk band rate
32	- 28	0.237827	0.250344	0.237827	\$0.59
31	- 29	0.225936	0.237827	0.225936	\$0.56
30	- 30	0.214639	0.225936	0.214639	\$0.53
29	- 31	0.203907	0.214639	0.203907	\$0.50
28	- 32	0.193711	0.203907	0.193711	\$0.48
27	- 33	0.184026	0.193711	0.184026	\$0.45
26	- 34	0.174825	0.184026	0.174825	\$0.43
25	- 35	0.166083	0.174825	0.166083	\$0.41
24	- 36	0.157779	0.166083	0.157779	\$0.39
23	- 37	0.149890	0.157779	0.149890	\$0.37
22	- 38	0.142396	0.149890	0.142396	\$0.35
21	- 39	0.135276	0.142396	0.135276	\$0.33
20	- 40	0.128512	0.135276	0.128512	\$0.32
19	- 41	0.122087	0.128512	0.122087	\$0.30
18	- 42	0.115982	0.122087	0.115982	\$0.29
17	- 43	0.110183	0.115982	0.110183	\$0.27
16	- 44	0.104674	0.110183	0.104674	\$0.26
15	- 45	0.099440	0.104674	0.099440	\$0.25
14	- 46	0.094468	0.099440	0.094468	\$0.23
13	- 47	0.089745	0.094468	0.089745	\$0.22
12	- 48	0.085258	0.089745	0.085258	\$0.21
11	- 49	0.080995	0.085258	0.080995	\$0.20
10	- 50	0.076945	0.080995	0.076945	\$0.19
9	- 51	0.073098	0.076945	0.073098	\$0.18
8	- 52	0.069443	0.073098	0.069443	\$0.17
7	- 53	0.065971	0.069443	0.065971	\$0.16
6	- 54	0.062672	0.065971	0.062672	\$0.15
5	- 55	0.059539	0.062672	0.059539	\$0.15
4	- 56	0.056562	0.059539	0.056562	\$0.14
3	- 57	0.053734	0.056562	0.053734	\$0.13
2	- 58	0.051047	0.053734	0.051047	\$0.13
1	- 59	0.048495	0.051047	0.048495	\$0.12
0	- 60	0.046070	0.048495	0.046070	\$0.11
-1	- 61	0.043766	0.046070	0.043766	\$0.11
-2	- 62	0.041578	0.043766	0.041578	\$0.10
-3	- 63	0.039499	0.041578	0.039499	\$0.10
-4	- 64	0.037524	0.039499	0.037524	\$0.09
-5	- 65	0.035648	0.037524	0.035648	\$0.09
-6	- 66	0.033866	0.035648	0.033866	\$0.08
-7	- 67	0.032172	0.033866	0.032172	\$0.08
-8	- 68	0.030564	0.032172	0.030564	\$0.08
-9	- 69	0.029035	0.030564	0.029035	\$0.07
-10	- 70	0.000000	0.029035	0.027584	\$0.07

Table of risk band rates by class/subclass

H1: Petroleum, food, motor vehicle and miscellaneous wholesale

Risk band	Risk band change from class risk band	Risk profile index from	Risk profile index to	Risk band rate factor	Risk band rate
83	+ 23	2.925261	and above	3.071524	\$5.41
82	+ 22	2.785963	2.925261	2.925261	\$5.15
81	+ 21	2.653298	2.785963	2.785963	\$4.90
80	+ 20	2.526950	2.653298	2.653298	\$4.67
79	+ 19	2.406619	2.526950	2.526950	\$4.45
78	+ 18	2.292018	2.406619	2.406619	\$4.24
77	+ 17	2.182875	2.292018	2.292018	\$4.03
76	+ 16	2.078928	2.182875	2.182875	\$3.84
75	+ 15	1.979932	2.078928	2.078928	\$3.66
74	+ 14	1.885649	1.979932	1.979932	\$3.48
73	+ 13	1.795856	1.885649	1.885649	\$3.32
72	+ 12	1.710339	1.795856	1.795856	\$3.16
71	+ 11	1.628895	1.710339	1.710339	\$3.01
70	+ 10	1.551328	1.628895	1.628895	\$2.87
69	+ 9	1.477455	1.551328	1.551328	\$2.73
68	+ 8	1.407100	1.477455	1.477455	\$2.60
67	+ 7	1.340096	1.407100	1.407100	\$2.48
66	+ 6	1.276282	1.340096	1.340096	\$2.36
65	+ 5	1.215506	1.276282	1.276282	\$2.25
64	+ 4	1.157625	1.215506	1.215506	\$2.14
63	+ 3	1.102500	1.157625	1.157625	\$2.04
62	+ 2	1.050000	1.102500	1.102500	\$1.94
61	+ 1	1.020000	1.050000	1.050000	\$1.85
60	Class rate's risk band	0.980000	1.020000	1.000000	\$1.76
59	- 1	0.950000	0.980000	0.950000	\$1.67
58	- 2	0.902500	0.950000	0.902500	\$1.59
57	- 3	0.857375	0.902500	0.857375	\$1.51
56	- 4	0.814506	0.857375	0.814506	\$1.43
55	- 5	0.773781	0.814506	0.773781	\$1.36
54	- 6	0.735092	0.773781	0.735092	\$1.29
53	- 7	0.698337	0.735092	0.698337	\$1.23
52	- 8	0.663420	0.698337	0.663420	\$1.17
51	- 9	0.630249	0.663420	0.630249	\$1.11
50	- 10	0.598737	0.630249	0.598737	\$1.05
49	- 11	0.568800	0.598737	0.568800	\$1.00
48	- 12	0.540360	0.568800	0.540360	\$0.95
47	- 13	0.513342	0.540360	0.513342	\$0.90
46	- 14	0.487675	0.513342	0.487675	\$0.86
45	- 15	0.463291	0.487675	0.463291	\$0.82
44	- 16	0.440127	0.463291	0.440127	\$0.77
43	- 17	0.418120	0.440127	0.418120	\$0.74
42	- 18	0.397214	0.418120	0.397214	\$0.70
41	- 19	0.377354	0.397214	0.377354	\$0.66
40	- 20	0.358486	0.377354	0.358486	\$0.63
39	- 21	0.340562	0.358486	0.340562	\$0.60
38	- 22	0.323534	0.340562	0.323534	\$0.57
37	- 23	0.307357	0.323534	0.307357	\$0.54
36	- 24	0.291989	0.307357	0.291989	\$0.51
35	- 25	0.277390	0.291989	0.277390	\$0.49
34	- 26	0.263520	0.277390	0.263520	\$0.46
33	- 27	0.250344	0.263520	0.250344	\$0.44

Table of risk band rates by class/subclass

H1: Petroleum, food, motor vehicle and miscellaneous wholesale

Risk band	Risk band change from class risk band	Risk profile index from	Risk profile index to	Risk band rate factor	Risk band rate
32	- 28	0.237827	0.250344	0.237827	\$0.42
31	- 29	0.225936	0.237827	0.225936	\$0.40
30	- 30	0.214639	0.225936	0.214639	\$0.38
29	- 31	0.203907	0.214639	0.203907	\$0.36
28	- 32	0.193711	0.203907	0.193711	\$0.34
27	- 33	0.184026	0.193711	0.184026	\$0.32
26	- 34	0.174825	0.184026	0.174825	\$0.31
25	- 35	0.166083	0.174825	0.166083	\$0.29
24	- 36	0.157779	0.166083	0.157779	\$0.28
23	- 37	0.149890	0.157779	0.149890	\$0.26
22	- 38	0.142396	0.149890	0.142396	\$0.25
21	- 39	0.135276	0.142396	0.135276	\$0.24
20	- 40	0.128512	0.135276	0.128512	\$0.23
19	- 41	0.122087	0.128512	0.122087	\$0.21
18	- 42	0.115982	0.122087	0.115982	\$0.20
17	- 43	0.110183	0.115982	0.110183	\$0.19
16	- 44	0.104674	0.110183	0.104674	\$0.18
15	- 45	0.099440	0.104674	0.099440	\$0.18
14	- 46	0.094468	0.099440	0.094468	\$0.17
13	- 47	0.089745	0.094468	0.089745	\$0.16
12	- 48	0.085258	0.089745	0.085258	\$0.15
11	- 49	0.080995	0.085258	0.080995	\$0.14
10	- 50	0.076945	0.080995	0.076945	\$0.14
9	- 51	0.073098	0.076945	0.073098	\$0.13
8	- 52	0.069443	0.073098	0.069443	\$0.12
7	- 53	0.065971	0.069443	0.065971	\$0.12
6	- 54	0.062672	0.065971	0.062672	\$0.11
5	- 55	0.059539	0.062672	0.059539	\$0.10
4	- 56	0.056562	0.059539	0.056562	\$0.10
3	- 57	0.053734	0.056562	0.053734	\$0.09
2	- 58	0.051047	0.053734	0.051047	\$0.09
1	- 59	0.048495	0.051047	0.048495	\$0.09
0	- 60	0.046070	0.048495	0.046070	\$0.08
-1	- 61	0.043766	0.046070	0.043766	\$0.08
-2	- 62	0.041578	0.043766	0.041578	\$0.07
-3	- 63	0.039499	0.041578	0.039499	\$0.07
-4	- 64	0.000000	0.039499	0.037524	\$0.07

Table of risk band rates by class/subclass

H2: Personal and household goods, building materials and machinery wholesale

Risk band	Risk band change from class risk band	Risk profile index from	Risk profile index to	Risk band rate factor	Risk band rate
83	+ 23	2.925261	and above	3.071524	\$2.52
82	+ 22	2.785963	2.925261	2.925261	\$2.40
81	+ 21	2.653298	2.785963	2.785963	\$2.28
80	+ 20	2.526950	2.653298	2.653298	\$2.18
79	+ 19	2.406619	2.526950	2.526950	\$2.07
78	+ 18	2.292018	2.406619	2.406619	\$1.97
77	+ 17	2.182875	2.292018	2.292018	\$1.88
76	+ 16	2.078928	2.182875	2.182875	\$1.79
75	+ 15	1.979932	2.078928	2.078928	\$1.70
74	+ 14	1.885649	1.979932	1.979932	\$1.62
73	+ 13	1.795856	1.885649	1.885649	\$1.55
72	+ 12	1.710339	1.795856	1.795856	\$1.47
71	+ 11	1.628895	1.710339	1.710339	\$1.40
70	+ 10	1.551328	1.628895	1.628895	\$1.34
69	+ 9	1.477455	1.551328	1.551328	\$1.27
68	+ 8	1.407100	1.477455	1.477455	\$1.21
67	+ 7	1.340096	1.407100	1.407100	\$1.15
66	+ 6	1.276282	1.340096	1.340096	\$1.10
65	+ 5	1.215506	1.276282	1.276282	\$1.05
64	+ 4	1.157625	1.215506	1.215506	\$1.00
63	+ 3	1.102500	1.157625	1.157625	\$0.95
62	+ 2	1.050000	1.102500	1.102500	\$0.90
61	+ 1	1.020000	1.050000	1.050000	\$0.86
60	Class rate's risk band	0.980000	1.020000	1.000000	\$0.82
59	- 1	0.950000	0.980000	0.950000	\$0.78
58	- 2	0.902500	0.950000	0.902500	\$0.74
57	- 3	0.857375	0.902500	0.857375	\$0.70
56	- 4	0.814506	0.857375	0.814506	\$0.67
55	- 5	0.773781	0.814506	0.773781	\$0.63
54	- 6	0.735092	0.773781	0.735092	\$0.60
53	- 7	0.698337	0.735092	0.698337	\$0.57
52	- 8	0.663420	0.698337	0.663420	\$0.54
51	- 9	0.630249	0.663420	0.630249	\$0.52
50	- 10	0.598737	0.630249	0.598737	\$0.49
49	- 11	0.568800	0.598737	0.568800	\$0.47
48	- 12	0.540360	0.568800	0.540360	\$0.44
47	- 13	0.513342	0.540360	0.513342	\$0.42
46	- 14	0.487675	0.513342	0.487675	\$0.40
45	- 15	0.463291	0.487675	0.463291	\$0.38
44	- 16	0.440127	0.463291	0.440127	\$0.36
43	- 17	0.418120	0.440127	0.418120	\$0.34
42	- 18	0.397214	0.418120	0.397214	\$0.33
41	- 19	0.377354	0.397214	0.377354	\$0.31
40	- 20	0.358486	0.377354	0.358486	\$0.29
39	- 21	0.340562	0.358486	0.340562	\$0.28
38	- 22	0.323534	0.340562	0.323534	\$0.27
37	- 23	0.307357	0.323534	0.307357	\$0.25
36	- 24	0.291989	0.307357	0.291989	\$0.24
35	- 25	0.277390	0.291989	0.277390	\$0.23
34	- 26	0.263520	0.277390	0.263520	\$0.22
33	- 27	0.250344	0.263520	0.250344	\$0.21

Table of risk band rates by class/subclass

H2: Personal and household goods, building materials and machinery wholesale

Risk band	Risk band change from class risk band	Risk profile index from	Risk profile index to	Risk band rate factor	Risk band rate
32	- 28	0.237827	0.250344	0.237827	\$0.20
31	- 29	0.225936	0.237827	0.225936	\$0.19
30	- 30	0.214639	0.225936	0.214639	\$0.18
29	- 31	0.203907	0.214639	0.203907	\$0.17
28	- 32	0.193711	0.203907	0.193711	\$0.16
27	- 33	0.184026	0.193711	0.184026	\$0.15
26	- 34	0.174825	0.184026	0.174825	\$0.14
25	- 35	0.166083	0.174825	0.166083	\$0.14
24	- 36	0.157779	0.166083	0.157779	\$0.13
23	- 37	0.149890	0.157779	0.149890	\$0.12
22	- 38	0.142396	0.149890	0.142396	\$0.12
21	- 39	0.135276	0.142396	0.135276	\$0.11
20	- 40	0.128512	0.135276	0.128512	\$0.11
19	- 41	0.122087	0.128512	0.122087	\$0.10
18	- 42	0.115982	0.122087	0.115982	\$0.10
17	- 43	0.110183	0.115982	0.110183	\$0.09
16	- 44	0.104674	0.110183	0.104674	\$0.09
15	- 45	0.099440	0.104674	0.099440	\$0.08
14	- 46	0.094468	0.099440	0.094468	\$0.08
13	- 47	0.089745	0.094468	0.089745	\$0.07
12	- 48	0.085258	0.089745	0.085258	\$0.07
11	- 49	0.000000	0.085258	0.080995	\$0.07

Table of risk band rates by class/subclass

11: Motor vehicles, building materials and food and beverage retail

Risk band	Risk band change from class risk band	Risk profile index from	Risk profile index to	Risk band rate factor	Risk band rate
83	+ 23	2.925261	and above	3.071524	\$4.15
82	+ 22	2.785963	2.925261	2.925261	\$3.95
81	+ 21	2.653298	2.785963	2.785963	\$3.76
80	+ 20	2.526950	2.653298	2.653298	\$3.58
79	+ 19	2.406619	2.526950	2.526950	\$3.41
78	+ 18	2.292018	2.406619	2.406619	\$3.25
77	+ 17	2.182875	2.292018	2.292018	\$3.09
76	+ 16	2.078928	2.182875	2.182875	\$2.95
75	+ 15	1.979932	2.078928	2.078928	\$2.81
74	+ 14	1.885649	1.979932	1.979932	\$2.67
73	+ 13	1.795856	1.885649	1.885649	\$2.55
72	+ 12	1.710339	1.795856	1.795856	\$2.42
71	+ 11	1.628895	1.710339	1.710339	\$2.31
70	+ 10	1.551328	1.628895	1.628895	\$2.20
69	+ 9	1.477455	1.551328	1.551328	\$2.09
68	+ 8	1.407100	1.477455	1.477455	\$1.99
67	+ 7	1.340096	1.407100	1.407100	\$1.90
66	+ 6	1.276282	1.340096	1.340096	\$1.81
65	+ 5	1.215506	1.276282	1.276282	\$1.72
64	+ 4	1.157625	1.215506	1.215506	\$1.64
63	+ 3	1.102500	1.157625	1.157625	\$1.56
62	+ 2	1.050000	1.102500	1.102500	\$1.49
61	+ 1	1.020000	1.050000	1.050000	\$1.42
60	Class rate's risk band	0.980000	1.020000	1.000000	\$1.35
59	- 1	0.950000	0.980000	0.950000	\$1.28
58	- 2	0.902500	0.950000	0.902500	\$1.22
57	- 3	0.857375	0.902500	0.857375	\$1.16
56	- 4	0.814506	0.857375	0.814506	\$1.10
55	- 5	0.773781	0.814506	0.773781	\$1.04
54	- 6	0.735092	0.773781	0.735092	\$0.99
53	- 7	0.698337	0.735092	0.698337	\$0.94
52	- 8	0.663420	0.698337	0.663420	\$0.90
51	- 9	0.630249	0.663420	0.630249	\$0.85
50	- 10	0.598737	0.630249	0.598737	\$0.81
49	- 11	0.568800	0.598737	0.568800	\$0.77
48	- 12	0.540360	0.568800	0.540360	\$0.73
47	- 13	0.513342	0.540360	0.513342	\$0.69
46	- 14	0.487675	0.513342	0.487675	\$0.66
45	- 15	0.463291	0.487675	0.463291	\$0.63
44	- 16	0.440127	0.463291	0.440127	\$0.59
43	- 17	0.418120	0.440127	0.418120	\$0.56
42	- 18	0.397214	0.418120	0.397214	\$0.54
41	- 19	0.377354	0.397214	0.377354	\$0.51
40	- 20	0.358486	0.377354	0.358486	\$0.48
39	- 21	0.340562	0.358486	0.340562	\$0.46
38	- 22	0.323534	0.340562	0.323534	\$0.44
37	- 23	0.307357	0.323534	0.307357	\$0.41
36	- 24	0.291989	0.307357	0.291989	\$0.39
35	- 25	0.277390	0.291989	0.277390	\$0.37
34	- 26	0.263520	0.277390	0.263520	\$0.36
33	- 27	0.250344	0.263520	0.250344	\$0.34

Table of risk band rates by class/subclass

I1: Motor vehicles, building materials and food and beverage retail

Risk band	Risk band change from class risk band	Risk profile index from	Risk profile index to	Risk band rate factor	Risk band rate
32	- 28	0.237827	0.250344	0.237827	\$0.32
31	- 29	0.225936	0.237827	0.225936	\$0.31
30	- 30	0.214639	0.225936	0.214639	\$0.29
29	- 31	0.203907	0.214639	0.203907	\$0.28
28	- 32	0.193711	0.203907	0.193711	\$0.26
27	- 33	0.184026	0.193711	0.184026	\$0.25
26	- 34	0.174825	0.184026	0.174825	\$0.24
25	- 35	0.166083	0.174825	0.166083	\$0.22
24	- 36	0.157779	0.166083	0.157779	\$0.21
23	- 37	0.149890	0.157779	0.149890	\$0.20
22	- 38	0.142396	0.149890	0.142396	\$0.19
21	- 39	0.135276	0.142396	0.135276	\$0.18
20	- 40	0.128512	0.135276	0.128512	\$0.17
19	- 41	0.122087	0.128512	0.122087	\$0.16
18	- 42	0.115982	0.122087	0.115982	\$0.16
17	- 43	0.110183	0.115982	0.110183	\$0.15
16	- 44	0.104674	0.110183	0.104674	\$0.14
15	- 45	0.099440	0.104674	0.099440	\$0.13
14	- 46	0.094468	0.099440	0.094468	\$0.13
13	- 47	0.089745	0.094468	0.089745	\$0.12
12	- 48	0.085258	0.089745	0.085258	\$0.12
11	- 49	0.080995	0.085258	0.080995	\$0.11
10	- 50	0.076945	0.080995	0.076945	\$0.10
9	- 51	0.073098	0.076945	0.073098	\$0.10
8	- 52	0.069443	0.073098	0.069443	\$0.09
7	- 53	0.065971	0.069443	0.065971	\$0.09
6	- 54	0.062672	0.065971	0.062672	\$0.08
5	- 55	0.059539	0.062672	0.059539	\$0.08
4	- 56	0.056562	0.059539	0.056562	\$0.08
3	- 57	0.053734	0.056562	0.053734	\$0.07
2	- 58	0.051047	0.053734	0.051047	\$0.07
1	- 59	0.000000	0.051047	0.048495	\$0.07

Table of risk band rates by class/subclass

I2: Furniture, home furnishings, clothing and clothing accessories retail

Risk band	Risk band change from class risk band	Risk profile index from	Risk profile index to	Risk band rate factor	Risk band rate
83	+ 23	2.925261	and above	3.071524	\$2.49
82	+ 22	2.785963	2.925261	2.925261	\$2.37
81	+ 21	2.653298	2.785963	2.785963	\$2.26
80	+ 20	2.526950	2.653298	2.653298	\$2.15
79	+ 19	2.406619	2.526950	2.526950	\$2.05
78	+ 18	2.292018	2.406619	2.406619	\$1.95
77	+ 17	2.182875	2.292018	2.292018	\$1.86
76	+ 16	2.078928	2.182875	2.182875	\$1.77
75	+ 15	1.979932	2.078928	2.078928	\$1.68
74	+ 14	1.885649	1.979932	1.979932	\$1.60
73	+ 13	1.795856	1.885649	1.885649	\$1.53
72	+ 12	1.710339	1.795856	1.795856	\$1.45
71	+ 11	1.628895	1.710339	1.710339	\$1.39
70	+ 10	1.551328	1.628895	1.628895	\$1.32
69	+ 9	1.477455	1.551328	1.551328	\$1.26
68	+ 8	1.407100	1.477455	1.477455	\$1.20
67	+ 7	1.340096	1.407100	1.407100	\$1.14
66	+ 6	1.276282	1.340096	1.340096	\$1.09
65	+ 5	1.215506	1.276282	1.276282	\$1.03
64	+ 4	1.157625	1.215506	1.215506	\$0.98
63	+ 3	1.102500	1.157625	1.157625	\$0.94
62	+ 2	1.050000	1.102500	1.102500	\$0.89
61	+ 1	1.020000	1.050000	1.050000	\$0.85
60	Class rate's risk band	0.980000	1.020000	1.000000	\$0.81
59	- 1	0.950000	0.980000	0.950000	\$0.77
58	- 2	0.902500	0.950000	0.902500	\$0.73
57	- 3	0.857375	0.902500	0.857375	\$0.69
56	- 4	0.814506	0.857375	0.814506	\$0.66
55	- 5	0.773781	0.814506	0.773781	\$0.63
54	- 6	0.735092	0.773781	0.735092	\$0.60
53	- 7	0.698337	0.735092	0.698337	\$0.57
52	- 8	0.663420	0.698337	0.663420	\$0.54
51	- 9	0.630249	0.663420	0.630249	\$0.51
50	- 10	0.598737	0.630249	0.598737	\$0.48
49	- 11	0.568800	0.598737	0.568800	\$0.46
48	- 12	0.540360	0.568800	0.540360	\$0.44
47	- 13	0.513342	0.540360	0.513342	\$0.42
46	- 14	0.487675	0.513342	0.487675	\$0.40
45	- 15	0.463291	0.487675	0.463291	\$0.38
44	- 16	0.440127	0.463291	0.440127	\$0.36
43	- 17	0.418120	0.440127	0.418120	\$0.34
42	- 18	0.397214	0.418120	0.397214	\$0.32
41	- 19	0.377354	0.397214	0.377354	\$0.31
40	- 20	0.358486	0.377354	0.358486	\$0.29
39	- 21	0.340562	0.358486	0.340562	\$0.28
38	- 22	0.323534	0.340562	0.323534	\$0.26
37	- 23	0.307357	0.323534	0.307357	\$0.25
36	- 24	0.291989	0.307357	0.291989	\$0.24
35	- 25	0.277390	0.291989	0.277390	\$0.22
34	- 26	0.263520	0.277390	0.263520	\$0.21
33	- 27	0.250344	0.263520	0.250344	\$0.20

Table of risk band rates by class/subclass

I2: Furniture, home furnishings, clothing and clothing accessories retail

Risk band	Risk band change from class risk band	Risk profile index from	Risk profile index to	Risk band rate factor	Risk band rate
32	- 28	0.237827	0.250344	0.237827	\$0.19
31	- 29	0.225936	0.237827	0.225936	\$0.18
30	- 30	0.214639	0.225936	0.214639	\$0.17
29	- 31	0.203907	0.214639	0.203907	\$0.17
28	- 32	0.193711	0.203907	0.193711	\$0.16
27	- 33	0.184026	0.193711	0.184026	\$0.15
26	- 34	0.174825	0.184026	0.174825	\$0.14
25	- 35	0.166083	0.174825	0.166083	\$0.13
24	- 36	0.157779	0.166083	0.157779	\$0.13
23	- 37	0.149890	0.157779	0.149890	\$0.12
22	- 38	0.142396	0.149890	0.142396	\$0.12
21	- 39	0.135276	0.142396	0.135276	\$0.11
20	- 40	0.128512	0.135276	0.128512	\$0.10
19	- 41	0.122087	0.128512	0.122087	\$0.10
18	- 42	0.115982	0.122087	0.115982	\$0.09
17	- 43	0.110183	0.115982	0.110183	\$0.09
16	- 44	0.104674	0.110183	0.104674	\$0.08
15	- 45	0.099440	0.104674	0.099440	\$0.08
14	- 46	0.094468	0.099440	0.094468	\$0.08
13	- 47	0.089745	0.094468	0.089745	\$0.07
12	- 48	0.085258	0.089745	0.085258	\$0.07
11	- 49	0.000000	0.085258	0.080995	\$0.07

Table of risk band rates by class/subclass

I3: Electronics, appliances and health and personal care retail

Risk band	Risk band change from class risk band	Risk profile index from	Risk profile index to	Risk band rate factor	Risk band rate
83	+ 23	2.925261	and above	3.071524	\$1.04
82	+ 22	2.785963	2.925261	2.925261	\$0.99
81	+ 21	2.653298	2.785963	2.785963	\$0.95
80	+ 20	2.526950	2.653298	2.653298	\$0.90
79	+ 19	2.406619	2.526950	2.526950	\$0.86
78	+ 18	2.292018	2.406619	2.406619	\$0.82
77	+ 17	2.182875	2.292018	2.292018	\$0.78
76	+ 16	2.078928	2.182875	2.182875	\$0.74
75	+ 15	1.979932	2.078928	2.078928	\$0.71
74	+ 14	1.885649	1.979932	1.979932	\$0.67
73	+ 13	1.795856	1.885649	1.885649	\$0.64
72	+ 12	1.710339	1.795856	1.795856	\$0.61
71	+ 11	1.628895	1.710339	1.710339	\$0.58
70	+ 10	1.551328	1.628895	1.628895	\$0.55
69	+ 9	1.477455	1.551328	1.551328	\$0.53
68	+ 8	1.407100	1.477455	1.477455	\$0.50
67	+ 7	1.340096	1.407100	1.407100	\$0.48
66	+ 6	1.276282	1.340096	1.340096	\$0.46
65	+ 5	1.215506	1.276282	1.276282	\$0.43
64	+ 4	1.157625	1.215506	1.215506	\$0.41
63	+ 3	1.102500	1.157625	1.157625	\$0.39
62	+ 2	1.050000	1.102500	1.102500	\$0.37
61	+ 1	1.020000	1.050000	1.050000	\$0.36
60	Class rate's risk band	0.980000	1.020000	1.000000	\$0.34
59	- 1	0.950000	0.980000	0.950000	\$0.32
58	- 2	0.902500	0.950000	0.902500	\$0.31
57	- 3	0.857375	0.902500	0.857375	\$0.29
56	- 4	0.814506	0.857375	0.814506	\$0.28
55	- 5	0.773781	0.814506	0.773781	\$0.26
54	- 6	0.735092	0.773781	0.735092	\$0.25
53	- 7	0.698337	0.735092	0.698337	\$0.24
52	- 8	0.663420	0.698337	0.663420	\$0.23
51	- 9	0.630249	0.663420	0.630249	\$0.21
50	- 10	0.598737	0.630249	0.598737	\$0.20
49	- 11	0.568800	0.598737	0.568800	\$0.19
48	- 12	0.540360	0.568800	0.540360	\$0.18
47	- 13	0.513342	0.540360	0.513342	\$0.17
46	- 14	0.487675	0.513342	0.487675	\$0.17
45	- 15	0.463291	0.487675	0.463291	\$0.16
44	- 16	0.440127	0.463291	0.440127	\$0.15
43	- 17	0.418120	0.440127	0.418120	\$0.14
42	- 18	0.397214	0.418120	0.397214	\$0.14
41	- 19	0.377354	0.397214	0.377354	\$0.13
40	- 20	0.358486	0.377354	0.358486	\$0.12
39	- 21	0.340562	0.358486	0.340562	\$0.12
38	- 22	0.323534	0.340562	0.323534	\$0.11
37	- 23	0.307357	0.323534	0.307357	\$0.10
36	- 24	0.291989	0.307357	0.291989	\$0.10
35	- 25	0.277390	0.291989	0.277390	\$0.09
34	- 26	0.263520	0.277390	0.263520	\$0.09
33	- 27	0.250344	0.263520	0.250344	\$0.09

Table of risk band rates by class/subclass

I3: Electronics, appliances and health and personal care retail

Risk band	Risk band change from class risk band	Risk profile index from	Risk profile index to	Risk band rate factor	Risk band rate
32	- 28	0.237827	0.250344	0.237827	\$0.08
31	- 29	0.225936	0.237827	0.225936	\$0.08
30	- 30	0.214639	0.225936	0.214639	\$0.07
29	- 31	0.203907	0.214639	0.203907	\$0.07
28	- 32	0.000000	0.203907	0.193711	\$0.07

Table of risk band rates by class/subclass

14: Specialized retail and department stores

Risk band	Risk band change from class risk band	Risk profile index from	Risk profile index to	Risk band rate factor	Risk band rate
83	+ 23	2.925261	and above	3.071524	\$2.86
82	+ 22	2.785963	2.925261	2.925261	\$2.72
81	+ 21	2.653298	2.785963	2.785963	\$2.59
80	+ 20	2.526950	2.653298	2.653298	\$2.47
79	+ 19	2.406619	2.526950	2.526950	\$2.35
78	+ 18	2.292018	2.406619	2.406619	\$2.24
77	+ 17	2.182875	2.292018	2.292018	\$2.13
76	+ 16	2.078928	2.182875	2.182875	\$2.03
75	+ 15	1.979932	2.078928	2.078928	\$1.93
74	+ 14	1.885649	1.979932	1.979932	\$1.84
73	+ 13	1.795856	1.885649	1.885649	\$1.75
72	+ 12	1.710339	1.795856	1.795856	\$1.67
71	+ 11	1.628895	1.710339	1.710339	\$1.59
70	+ 10	1.551328	1.628895	1.628895	\$1.51
69	+ 9	1.477455	1.551328	1.551328	\$1.44
68	+ 8	1.407100	1.477455	1.477455	\$1.37
67	+ 7	1.340096	1.407100	1.407100	\$1.31
66	+ 6	1.276282	1.340096	1.340096	\$1.25
65	+ 5	1.215506	1.276282	1.276282	\$1.19
64	+ 4	1.157625	1.215506	1.215506	\$1.13
63	+ 3	1.102500	1.157625	1.157625	\$1.08
62	+ 2	1.050000	1.102500	1.102500	\$1.03
61	+ 1	1.020000	1.050000	1.050000	\$0.98
60	Class rate's risk band	0.980000	1.020000	1.000000	\$0.93
59	- 1	0.950000	0.980000	0.950000	\$0.88
58	- 2	0.902500	0.950000	0.902500	\$0.84
57	- 3	0.857375	0.902500	0.857375	\$0.80
56	- 4	0.814506	0.857375	0.814506	\$0.76
55	- 5	0.773781	0.814506	0.773781	\$0.72
54	- 6	0.735092	0.773781	0.735092	\$0.68
53	- 7	0.698337	0.735092	0.698337	\$0.65
52	- 8	0.663420	0.698337	0.663420	\$0.62
51	- 9	0.630249	0.663420	0.630249	\$0.59
50	- 10	0.598737	0.630249	0.598737	\$0.56
49	- 11	0.568800	0.598737	0.568800	\$0.53
48	- 12	0.540360	0.568800	0.540360	\$0.50
47	- 13	0.513342	0.540360	0.513342	\$0.48
46	- 14	0.487675	0.513342	0.487675	\$0.45
45	- 15	0.463291	0.487675	0.463291	\$0.43
44	- 16	0.440127	0.463291	0.440127	\$0.41
43	- 17	0.418120	0.440127	0.418120	\$0.39
42	- 18	0.397214	0.418120	0.397214	\$0.37
41	- 19	0.377354	0.397214	0.377354	\$0.35
40	- 20	0.358486	0.377354	0.358486	\$0.33
39	- 21	0.340562	0.358486	0.340562	\$0.32
38	- 22	0.323534	0.340562	0.323534	\$0.30
37	- 23	0.307357	0.323534	0.307357	\$0.29
36	- 24	0.291989	0.307357	0.291989	\$0.27
35	- 25	0.277390	0.291989	0.277390	\$0.26
34	- 26	0.263520	0.277390	0.263520	\$0.25
33	- 27	0.250344	0.263520	0.250344	\$0.23

Table of risk band rates by class/subclass

I4: Specialized retail and department stores

Risk band	Risk band change from class risk band	Risk profile index from	Risk profile index to	Risk band rate factor	Risk band rate
32	- 28	0.237827	0.250344	0.237827	\$0.22
31	- 29	0.225936	0.237827	0.225936	\$0.21
30	- 30	0.214639	0.225936	0.214639	\$0.20
29	- 31	0.203907	0.214639	0.203907	\$0.19
28	- 32	0.193711	0.203907	0.193711	\$0.18
27	- 33	0.184026	0.193711	0.184026	\$0.17
26	- 34	0.174825	0.184026	0.174825	\$0.16
25	- 35	0.166083	0.174825	0.166083	\$0.15
24	- 36	0.157779	0.166083	0.157779	\$0.15
23	- 37	0.149890	0.157779	0.149890	\$0.14
22	- 38	0.142396	0.149890	0.142396	\$0.13
21	- 39	0.135276	0.142396	0.135276	\$0.13
20	- 40	0.128512	0.135276	0.128512	\$0.12
19	- 41	0.122087	0.128512	0.122087	\$0.11
18	- 42	0.115982	0.122087	0.115982	\$0.11
17	- 43	0.110183	0.115982	0.110183	\$0.10
16	- 44	0.104674	0.110183	0.104674	\$0.10
15	- 45	0.099440	0.104674	0.099440	\$0.09
14	- 46	0.094468	0.099440	0.094468	\$0.09
13	- 47	0.089745	0.094468	0.089745	\$0.08
12	- 48	0.085258	0.089745	0.085258	\$0.08
11	- 49	0.080995	0.085258	0.080995	\$0.08
10	- 50	0.076945	0.080995	0.076945	\$0.07
9	- 51	0.000000	0.076945	0.073098	\$0.07

Table of risk band rates by class/subclass

J: Information and culture

Risk band	Risk band change from class risk band	Risk profile index from	Risk profile index to	Risk band rate factor	Risk band rate
83	+ 23	2.925261	and above	3.071524	\$1.11
82	+ 22	2.785963	2.925261	2.925261	\$1.05
81	+ 21	2.653298	2.785963	2.785963	\$1.00
80	+ 20	2.526950	2.653298	2.653298	\$0.96
79	+ 19	2.406619	2.526950	2.526950	\$0.91
78	+ 18	2.292018	2.406619	2.406619	\$0.87
77	+ 17	2.182875	2.292018	2.292018	\$0.83
76	+ 16	2.078928	2.182875	2.182875	\$0.79
75	+ 15	1.979932	2.078928	2.078928	\$0.75
74	+ 14	1.885649	1.979932	1.979932	\$0.71
73	+ 13	1.795856	1.885649	1.885649	\$0.68
72	+ 12	1.710339	1.795856	1.795856	\$0.65
71	+ 11	1.628895	1.710339	1.710339	\$0.62
70	+ 10	1.551328	1.628895	1.628895	\$0.59
69	+ 9	1.477455	1.551328	1.551328	\$0.56
68	+ 8	1.407100	1.477455	1.477455	\$0.53
67	+ 7	1.340096	1.407100	1.407100	\$0.51
66	+ 6	1.276282	1.340096	1.340096	\$0.48
65	+ 5	1.215506	1.276282	1.276282	\$0.46
64	+ 4	1.157625	1.215506	1.215506	\$0.44
63	+ 3	1.102500	1.157625	1.157625	\$0.42
62	+ 2	1.050000	1.102500	1.102500	\$0.40
61	+ 1	1.020000	1.050000	1.050000	\$0.38
60	Class rate's risk band	0.980000	1.020000	1.000000	\$0.36
59	- 1	0.950000	0.980000	0.950000	\$0.34
58	- 2	0.902500	0.950000	0.902500	\$0.32
57	- 3	0.857375	0.902500	0.857375	\$0.31
56	- 4	0.814506	0.857375	0.814506	\$0.29
55	- 5	0.773781	0.814506	0.773781	\$0.28
54	- 6	0.735092	0.773781	0.735092	\$0.26
53	- 7	0.698337	0.735092	0.698337	\$0.25
52	- 8	0.663420	0.698337	0.663420	\$0.24
51	- 9	0.630249	0.663420	0.630249	\$0.23
50	- 10	0.598737	0.630249	0.598737	\$0.22
49	- 11	0.568800	0.598737	0.568800	\$0.20
48	- 12	0.540360	0.568800	0.540360	\$0.19
47	- 13	0.513342	0.540360	0.513342	\$0.18
46	- 14	0.487675	0.513342	0.487675	\$0.18
45	- 15	0.463291	0.487675	0.463291	\$0.17
44	- 16	0.440127	0.463291	0.440127	\$0.16
43	- 17	0.418120	0.440127	0.418120	\$0.15
42	- 18	0.397214	0.418120	0.397214	\$0.14
41	- 19	0.377354	0.397214	0.377354	\$0.14
40	- 20	0.358486	0.377354	0.358486	\$0.13
39	- 21	0.340562	0.358486	0.340562	\$0.12
38	- 22	0.323534	0.340562	0.323534	\$0.12
37	- 23	0.307357	0.323534	0.307357	\$0.11
36	- 24	0.291989	0.307357	0.291989	\$0.11
35	- 25	0.277390	0.291989	0.277390	\$0.10
34	- 26	0.263520	0.277390	0.263520	\$0.09
33	- 27	0.250344	0.263520	0.250344	\$0.09

Table of risk band rates by class/subclass

J: Information and culture

Risk band	Risk band change from class risk band	Risk profile index from	Risk profile index to	Risk band rate factor	Risk band rate
32	- 28	0.237827	0.250344	0.237827	\$0.09
31	- 29	0.225936	0.237827	0.225936	\$0.08
30	- 30	0.214639	0.225936	0.214639	\$0.08
29	- 31	0.203907	0.214639	0.203907	\$0.07
28	- 32	0.193711	0.203907	0.193711	\$0.07
27	- 33	0.000000	0.193711	0.184026	\$0.07

Table of risk band rates by class/subclass

K: Finance, management and leasing

Risk band	Risk band change from class risk band	Risk profile index from	Risk profile index to	Risk band rate factor	Risk band rate
83	+ 23	2.925261	and above	3.071524	\$2.76
82	+ 22	2.785963	2.925261	2.925261	\$2.63
81	+ 21	2.653298	2.785963	2.785963	\$2.51
80	+ 20	2.526950	2.653298	2.653298	\$2.39
79	+ 19	2.406619	2.526950	2.526950	\$2.27
78	+ 18	2.292018	2.406619	2.406619	\$2.17
77	+ 17	2.182875	2.292018	2.292018	\$2.06
76	+ 16	2.078928	2.182875	2.182875	\$1.96
75	+ 15	1.979932	2.078928	2.078928	\$1.87
74	+ 14	1.885649	1.979932	1.979932	\$1.78
73	+ 13	1.795856	1.885649	1.885649	\$1.70
72	+ 12	1.710339	1.795856	1.795856	\$1.62
71	+ 11	1.628895	1.710339	1.710339	\$1.54
70	+ 10	1.551328	1.628895	1.628895	\$1.47
69	+ 9	1.477455	1.551328	1.551328	\$1.40
68	+ 8	1.407100	1.477455	1.477455	\$1.33
67	+ 7	1.340096	1.407100	1.407100	\$1.27
66	+ 6	1.276282	1.340096	1.340096	\$1.21
65	+ 5	1.215506	1.276282	1.276282	\$1.15
64	+ 4	1.157625	1.215506	1.215506	\$1.09
63	+ 3	1.102500	1.157625	1.157625	\$1.04
62	+ 2	1.050000	1.102500	1.102500	\$0.99
61	+ 1	1.020000	1.050000	1.050000	\$0.95
60	Class rate's risk band	0.980000	1.020000	1.000000	\$0.90
59	- 1	0.950000	0.980000	0.950000	\$0.86
58	- 2	0.902500	0.950000	0.902500	\$0.81
57	- 3	0.857375	0.902500	0.857375	\$0.77
56	- 4	0.814506	0.857375	0.814506	\$0.73
55	- 5	0.773781	0.814506	0.773781	\$0.70
54	- 6	0.735092	0.773781	0.735092	\$0.66
53	- 7	0.698337	0.735092	0.698337	\$0.63
52	- 8	0.663420	0.698337	0.663420	\$0.60
51	- 9	0.630249	0.663420	0.630249	\$0.57
50	- 10	0.598737	0.630249	0.598737	\$0.54
49	- 11	0.568800	0.598737	0.568800	\$0.51
48	- 12	0.540360	0.568800	0.540360	\$0.49
47	- 13	0.513342	0.540360	0.513342	\$0.46
46	- 14	0.487675	0.513342	0.487675	\$0.44
45	- 15	0.463291	0.487675	0.463291	\$0.42
44	- 16	0.440127	0.463291	0.440127	\$0.40
43	- 17	0.418120	0.440127	0.418120	\$0.38
42	- 18	0.397214	0.418120	0.397214	\$0.36
41	- 19	0.377354	0.397214	0.377354	\$0.34
40	- 20	0.358486	0.377354	0.358486	\$0.32
39	- 21	0.340562	0.358486	0.340562	\$0.31
38	- 22	0.323534	0.340562	0.323534	\$0.29
37	- 23	0.307357	0.323534	0.307357	\$0.28
36	- 24	0.291989	0.307357	0.291989	\$0.26
35	- 25	0.277390	0.291989	0.277390	\$0.25
34	- 26	0.263520	0.277390	0.263520	\$0.24
33	- 27	0.250344	0.263520	0.250344	\$0.23
32	- 28	0.237827	0.250344	0.237827	\$0.21
31	- 29	0.225936	0.237827	0.225936	\$0.20
30	- 30	0.214639	0.225936	0.214639	\$0.19
29	- 31	0.203907	0.214639	0.203907	\$0.18
28	- 32	0.193711	0.203907	0.193711	\$0.17
27	- 33	0.184026	0.193711	0.184026	\$0.17

Table of risk band rates by class/subclass

K: Finance, management and leasing

Risk band	Risk band change from class risk band	Risk profile index from	Risk profile index to	Risk band rate factor	Risk band rate
26	- 34	0.174825	0.184026	0.174825	\$0.16
25	- 35	0.166083	0.174825	0.166083	\$0.15
24	- 36	0.157779	0.166083	0.157779	\$0.14
23	- 37	0.149890	0.157779	0.149890	\$0.13
22	- 38	0.142396	0.149890	0.142396	\$0.13
21	- 39	0.135276	0.142396	0.135276	\$0.12
20	- 40	0.128512	0.135276	0.128512	\$0.12
19	- 41	0.122087	0.128512	0.122087	\$0.11
18	- 42	0.115982	0.122087	0.115982	\$0.10
17	- 43	0.110183	0.115982	0.110183	\$0.10
16	- 44	0.104674	0.110183	0.104674	\$0.09
15	- 45	0.099440	0.104674	0.099440	\$0.09
14	- 46	0.094468	0.099440	0.094468	\$0.09
13	- 47	0.089745	0.094468	0.089745	\$0.08
12	- 48	0.085258	0.089745	0.085258	\$0.08
11	- 49	0.080995	0.085258	0.080995	\$0.07
10	- 50	0.076945	0.080995	0.076945	\$0.07
9	- 51	0.000000	0.076945	0.073098	\$0.07

Table of risk band rates by class/subclass

L: Professional, scientific and technical

Risk band	Risk band change from class risk band	Risk profile index from	Risk profile index to	Risk band rate factor	Risk band rate
83	+ 23	2.925261	and above	3.071524	\$0.95
82	+ 22	2.785963	2.925261	2.925261	\$0.91
81	+ 21	2.653298	2.785963	2.785963	\$0.86
80	+ 20	2.526950	2.653298	2.653298	\$0.82
79	+ 19	2.406619	2.526950	2.526950	\$0.78
78	+ 18	2.292018	2.406619	2.406619	\$0.75
77	+ 17	2.182875	2.292018	2.292018	\$0.71
76	+ 16	2.078928	2.182875	2.182875	\$0.68
75	+ 15	1.979932	2.078928	2.078928	\$0.64
74	+ 14	1.885649	1.979932	1.979932	\$0.61
73	+ 13	1.795856	1.885649	1.885649	\$0.58
72	+ 12	1.710339	1.795856	1.795856	\$0.56
71	+ 11	1.628895	1.710339	1.710339	\$0.53
70	+ 10	1.551328	1.628895	1.628895	\$0.50
69	+ 9	1.477455	1.551328	1.551328	\$0.48
68	+ 8	1.407100	1.477455	1.477455	\$0.46
67	+ 7	1.340096	1.407100	1.407100	\$0.44
66	+ 6	1.276282	1.340096	1.340096	\$0.42
65	+ 5	1.215506	1.276282	1.276282	\$0.40
64	+ 4	1.157625	1.215506	1.215506	\$0.38
63	+ 3	1.102500	1.157625	1.157625	\$0.36
62	+ 2	1.050000	1.102500	1.102500	\$0.34
61	+ 1	1.020000	1.050000	1.050000	\$0.33
60	Class rate's risk band	0.980000	1.020000	1.000000	\$0.31
59	- 1	0.950000	0.980000	0.950000	\$0.29
58	- 2	0.902500	0.950000	0.902500	\$0.28
57	- 3	0.857375	0.902500	0.857375	\$0.27
56	- 4	0.814506	0.857375	0.814506	\$0.25
55	- 5	0.773781	0.814506	0.773781	\$0.24
54	- 6	0.735092	0.773781	0.735092	\$0.23
53	- 7	0.698337	0.735092	0.698337	\$0.22
52	- 8	0.663420	0.698337	0.663420	\$0.21
51	- 9	0.630249	0.663420	0.630249	\$0.20
50	- 10	0.598737	0.630249	0.598737	\$0.19
49	- 11	0.568800	0.598737	0.568800	\$0.18
48	- 12	0.540360	0.568800	0.540360	\$0.17
47	- 13	0.513342	0.540360	0.513342	\$0.16
46	- 14	0.487675	0.513342	0.487675	\$0.15
45	- 15	0.463291	0.487675	0.463291	\$0.14
44	- 16	0.440127	0.463291	0.440127	\$0.14
43	- 17	0.418120	0.440127	0.418120	\$0.13
42	- 18	0.397214	0.418120	0.397214	\$0.12
41	- 19	0.377354	0.397214	0.377354	\$0.12
40	- 20	0.358486	0.377354	0.358486	\$0.11
39	- 21	0.340562	0.358486	0.340562	\$0.11
38	- 22	0.323534	0.340562	0.323534	\$0.10
37	- 23	0.307357	0.323534	0.307357	\$0.10
36	- 24	0.291989	0.307357	0.291989	\$0.09
35	- 25	0.277390	0.291989	0.277390	\$0.09
34	- 26	0.263520	0.277390	0.263520	\$0.08
33	- 27	0.250344	0.263520	0.250344	\$0.08

Table of risk band rates by class/subclass

L: Professional, scientific and technical

Risk band	Risk band change from class risk band	Risk profile index from	Risk profile index to	Risk band rate factor	Risk band rate
32	- 28	0.237827	0.250344	0.237827	\$0.07
31	- 29	0.225936	0.237827	0.225936	\$0.07
30	- 30	0.000000	0.225936	0.214639	\$0.07

Table of risk band rates by class/subclass

M: Administration, services to buildings, dwellings and open spaces

Risk band	Risk band change from class risk band	Risk profile index from	Risk profile index to	Risk band rate factor	Risk band rate
83	+ 23	2.925261	and above	3.071524	\$5.13
82	+ 22	2.785963	2.925261	2.925261	\$4.89
81	+ 21	2.653298	2.785963	2.785963	\$4.65
80	+ 20	2.526950	2.653298	2.653298	\$4.43
79	+ 19	2.406619	2.526950	2.526950	\$4.22
78	+ 18	2.292018	2.406619	2.406619	\$4.02
77	+ 17	2.182875	2.292018	2.292018	\$3.83
76	+ 16	2.078928	2.182875	2.182875	\$3.65
75	+ 15	1.979932	2.078928	2.078928	\$3.47
74	+ 14	1.885649	1.979932	1.979932	\$3.31
73	+ 13	1.795856	1.885649	1.885649	\$3.15
72	+ 12	1.710339	1.795856	1.795856	\$3.00
71	+ 11	1.628895	1.710339	1.710339	\$2.86
70	+ 10	1.551328	1.628895	1.628895	\$2.72
69	+ 9	1.477455	1.551328	1.551328	\$2.59
68	+ 8	1.407100	1.477455	1.477455	\$2.47
67	+ 7	1.340096	1.407100	1.407100	\$2.35
66	+ 6	1.276282	1.340096	1.340096	\$2.24
65	+ 5	1.215506	1.276282	1.276282	\$2.13
64	+ 4	1.157625	1.215506	1.215506	\$2.03
63	+ 3	1.102500	1.157625	1.157625	\$1.93
62	+ 2	1.050000	1.102500	1.102500	\$1.84
61	+ 1	1.020000	1.050000	1.050000	\$1.75
60	Class rate's risk band	0.980000	1.020000	1.000000	\$1.67
59	- 1	0.950000	0.980000	0.950000	\$1.59
58	- 2	0.902500	0.950000	0.902500	\$1.51
57	- 3	0.857375	0.902500	0.857375	\$1.43
56	- 4	0.814506	0.857375	0.814506	\$1.36
55	- 5	0.773781	0.814506	0.773781	\$1.29
54	- 6	0.735092	0.773781	0.735092	\$1.23
53	- 7	0.698337	0.735092	0.698337	\$1.17
52	- 8	0.663420	0.698337	0.663420	\$1.11
51	- 9	0.630249	0.663420	0.630249	\$1.05
50	- 10	0.598737	0.630249	0.598737	\$1.00
49	- 11	0.568800	0.598737	0.568800	\$0.95
48	- 12	0.540360	0.568800	0.540360	\$0.90
47	- 13	0.513342	0.540360	0.513342	\$0.86
46	- 14	0.487675	0.513342	0.487675	\$0.81
45	- 15	0.463291	0.487675	0.463291	\$0.77
44	- 16	0.440127	0.463291	0.440127	\$0.74
43	- 17	0.418120	0.440127	0.418120	\$0.70
42	- 18	0.397214	0.418120	0.397214	\$0.66
41	- 19	0.377354	0.397214	0.377354	\$0.63
40	- 20	0.358486	0.377354	0.358486	\$0.60
39	- 21	0.340562	0.358486	0.340562	\$0.57
38	- 22	0.323534	0.340562	0.323534	\$0.54
37	- 23	0.307357	0.323534	0.307357	\$0.51
36	- 24	0.291989	0.307357	0.291989	\$0.49
35	- 25	0.277390	0.291989	0.277390	\$0.46
34	- 26	0.263520	0.277390	0.263520	\$0.44
33	- 27	0.250344	0.263520	0.250344	\$0.42

Table of risk band rates by class/subclass

M: Administration, services to buildings, dwellings and open spaces

Risk band	Risk band change from class risk band	Risk profile index from	Risk profile index to	Risk band rate factor	Risk band rate
32	- 28	0.237827	0.250344	0.237827	\$0.40
31	- 29	0.225936	0.237827	0.225936	\$0.38
30	- 30	0.214639	0.225936	0.214639	\$0.36
29	- 31	0.203907	0.214639	0.203907	\$0.34
28	- 32	0.193711	0.203907	0.193711	\$0.32
27	- 33	0.184026	0.193711	0.184026	\$0.31
26	- 34	0.174825	0.184026	0.174825	\$0.29
25	- 35	0.166083	0.174825	0.166083	\$0.28
24	- 36	0.157779	0.166083	0.157779	\$0.26
23	- 37	0.149890	0.157779	0.149890	\$0.25
22	- 38	0.142396	0.149890	0.142396	\$0.24
21	- 39	0.135276	0.142396	0.135276	\$0.23
20	- 40	0.128512	0.135276	0.128512	\$0.21
19	- 41	0.122087	0.128512	0.122087	\$0.20
18	- 42	0.115982	0.122087	0.115982	\$0.19
17	- 43	0.110183	0.115982	0.110183	\$0.18
16	- 44	0.104674	0.110183	0.104674	\$0.17
15	- 45	0.099440	0.104674	0.099440	\$0.17
14	- 46	0.094468	0.099440	0.094468	\$0.16
13	- 47	0.089745	0.094468	0.089745	\$0.15
12	- 48	0.085258	0.089745	0.085258	\$0.14
11	- 49	0.080995	0.085258	0.080995	\$0.14
10	- 50	0.076945	0.080995	0.076945	\$0.13
9	- 51	0.073098	0.076945	0.073098	\$0.12
8	- 52	0.069443	0.073098	0.069443	\$0.12
7	- 53	0.065971	0.069443	0.065971	\$0.11
6	- 54	0.062672	0.065971	0.062672	\$0.10
5	- 55	0.059539	0.062672	0.059539	\$0.10
4	- 56	0.056562	0.059539	0.056562	\$0.09
3	- 57	0.053734	0.056562	0.053734	\$0.09
2	- 58	0.051047	0.053734	0.051047	\$0.09
1	- 59	0.048495	0.051047	0.048495	\$0.08
0	- 60	0.046070	0.048495	0.046070	\$0.08
-1	- 61	0.043766	0.046070	0.043766	\$0.07
-2	- 62	0.041578	0.043766	0.041578	\$0.07
-3	- 63	0.000000	0.041578	0.039499	\$0.07

Table of risk band rates by class/subclass

N1: Ambulatory health care

Risk band	Risk band change from class risk band	Risk profile index from	Risk profile index to	Risk band rate factor	Risk band rate
83	+ 23	2.925261	and above	3.071524	\$4.18
82	+ 22	2.785963	2.925261	2.925261	\$3.98
81	+ 21	2.653298	2.785963	2.785963	\$3.79
80	+ 20	2.526950	2.653298	2.653298	\$3.61
79	+ 19	2.406619	2.526950	2.526950	\$3.44
78	+ 18	2.292018	2.406619	2.406619	\$3.27
77	+ 17	2.182875	2.292018	2.292018	\$3.12
76	+ 16	2.078928	2.182875	2.182875	\$2.97
75	+ 15	1.979932	2.078928	2.078928	\$2.83
74	+ 14	1.885649	1.979932	1.979932	\$2.69
73	+ 13	1.795856	1.885649	1.885649	\$2.56
72	+ 12	1.710339	1.795856	1.795856	\$2.44
71	+ 11	1.628895	1.710339	1.710339	\$2.33
70	+ 10	1.551328	1.628895	1.628895	\$2.22
69	+ 9	1.477455	1.551328	1.551328	\$2.11
68	+ 8	1.407100	1.477455	1.477455	\$2.01
67	+ 7	1.340096	1.407100	1.407100	\$1.91
66	+ 6	1.276282	1.340096	1.340096	\$1.82
65	+ 5	1.215506	1.276282	1.276282	\$1.74
64	+ 4	1.157625	1.215506	1.215506	\$1.65
63	+ 3	1.102500	1.157625	1.157625	\$1.57
62	+ 2	1.050000	1.102500	1.102500	\$1.50
61	+ 1	1.020000	1.050000	1.050000	\$1.43
60	Class rate's risk band	0.980000	1.020000	1.000000	\$1.36
59	- 1	0.950000	0.980000	0.950000	\$1.29
58	- 2	0.902500	0.950000	0.902500	\$1.23
57	- 3	0.857375	0.902500	0.857375	\$1.17
56	- 4	0.814506	0.857375	0.814506	\$1.11
55	- 5	0.773781	0.814506	0.773781	\$1.05
54	- 6	0.735092	0.773781	0.735092	\$1.00
53	- 7	0.698337	0.735092	0.698337	\$0.95
52	- 8	0.663420	0.698337	0.663420	\$0.90
51	- 9	0.630249	0.663420	0.630249	\$0.86
50	- 10	0.598737	0.630249	0.598737	\$0.81
49	- 11	0.568800	0.598737	0.568800	\$0.77
48	- 12	0.540360	0.568800	0.540360	\$0.73
47	- 13	0.513342	0.540360	0.513342	\$0.70
46	- 14	0.487675	0.513342	0.487675	\$0.66
45	- 15	0.463291	0.487675	0.463291	\$0.63
44	- 16	0.440127	0.463291	0.440127	\$0.60
43	- 17	0.418120	0.440127	0.418120	\$0.57
42	- 18	0.397214	0.418120	0.397214	\$0.54
41	- 19	0.377354	0.397214	0.377354	\$0.51
40	- 20	0.358486	0.377354	0.358486	\$0.49
39	- 21	0.340562	0.358486	0.340562	\$0.46
38	- 22	0.323534	0.340562	0.323534	\$0.44
37	- 23	0.307357	0.323534	0.307357	\$0.42
36	- 24	0.291989	0.307357	0.291989	\$0.40
35	- 25	0.277390	0.291989	0.277390	\$0.38
34	- 26	0.263520	0.277390	0.263520	\$0.36
33	- 27	0.250344	0.263520	0.250344	\$0.34

Table of risk band rates by class/subclass

N1: Ambulatory health care

Risk band	Risk band change from class risk band	Risk profile index from	Risk profile index to	Risk band rate factor	Risk band rate
32	- 28	0.237827	0.250344	0.237827	\$0.32
31	- 29	0.225936	0.237827	0.225936	\$0.31
30	- 30	0.214639	0.225936	0.214639	\$0.29
29	- 31	0.203907	0.214639	0.203907	\$0.28
28	- 32	0.193711	0.203907	0.193711	\$0.26
27	- 33	0.184026	0.193711	0.184026	\$0.25
26	- 34	0.174825	0.184026	0.174825	\$0.24
25	- 35	0.166083	0.174825	0.166083	\$0.23
24	- 36	0.157779	0.166083	0.157779	\$0.21
23	- 37	0.149890	0.157779	0.149890	\$0.20
22	- 38	0.142396	0.149890	0.142396	\$0.19
21	- 39	0.135276	0.142396	0.135276	\$0.18
20	- 40	0.128512	0.135276	0.128512	\$0.17
19	- 41	0.122087	0.128512	0.122087	\$0.17
18	- 42	0.115982	0.122087	0.115982	\$0.16
17	- 43	0.110183	0.115982	0.110183	\$0.15
16	- 44	0.104674	0.110183	0.104674	\$0.14
15	- 45	0.099440	0.104674	0.099440	\$0.14
14	- 46	0.094468	0.099440	0.094468	\$0.13
13	- 47	0.089745	0.094468	0.089745	\$0.12
12	- 48	0.085258	0.089745	0.085258	\$0.12
11	- 49	0.080995	0.085258	0.080995	\$0.11
10	- 50	0.076945	0.080995	0.076945	\$0.10
9	- 51	0.073098	0.076945	0.073098	\$0.10
8	- 52	0.069443	0.073098	0.069443	\$0.09
7	- 53	0.065971	0.069443	0.065971	\$0.09
6	- 54	0.062672	0.065971	0.062672	\$0.09
5	- 55	0.059539	0.062672	0.059539	\$0.08
4	- 56	0.056562	0.059539	0.056562	\$0.08
3	- 57	0.053734	0.056562	0.053734	\$0.07
2	- 58	0.051047	0.053734	0.051047	\$0.07
1	- 59	0.000000	0.051047	0.048495	\$0.07

Table of risk band rates by class/subclass

N2: Nursing and residential care facilities

Risk band	Risk band change from class risk band	Risk profile index from	Risk profile index to	Risk band rate factor	Risk band rate
83	+ 23	2.925261	and above	3.071524	\$6.20
82	+ 22	2.785963	2.925261	2.925261	\$5.91
81	+ 21	2.653298	2.785963	2.785963	\$5.63
80	+ 20	2.526950	2.653298	2.653298	\$5.36
79	+ 19	2.406619	2.526950	2.526950	\$5.10
78	+ 18	2.292018	2.406619	2.406619	\$4.86
77	+ 17	2.182875	2.292018	2.292018	\$4.63
76	+ 16	2.078928	2.182875	2.182875	\$4.41
75	+ 15	1.979932	2.078928	2.078928	\$4.20
74	+ 14	1.885649	1.979932	1.979932	\$4.00
73	+ 13	1.795856	1.885649	1.885649	\$3.81
72	+ 12	1.710339	1.795856	1.795856	\$3.63
71	+ 11	1.628895	1.710339	1.710339	\$3.45
70	+ 10	1.551328	1.628895	1.628895	\$3.29
69	+ 9	1.477455	1.551328	1.551328	\$3.13
68	+ 8	1.407100	1.477455	1.477455	\$2.98
67	+ 7	1.340096	1.407100	1.407100	\$2.84
66	+ 6	1.276282	1.340096	1.340096	\$2.71
65	+ 5	1.215506	1.276282	1.276282	\$2.58
64	+ 4	1.157625	1.215506	1.215506	\$2.46
63	+ 3	1.102500	1.157625	1.157625	\$2.34
62	+ 2	1.050000	1.102500	1.102500	\$2.23
61	+ 1	1.020000	1.050000	1.050000	\$2.12
60	Class rate's risk band	0.980000	1.020000	1.000000	\$2.02
59	- 1	0.950000	0.980000	0.950000	\$1.92
58	- 2	0.902500	0.950000	0.902500	\$1.82
57	- 3	0.857375	0.902500	0.857375	\$1.73
56	- 4	0.814506	0.857375	0.814506	\$1.65
55	- 5	0.773781	0.814506	0.773781	\$1.56
54	- 6	0.735092	0.773781	0.735092	\$1.48
53	- 7	0.698337	0.735092	0.698337	\$1.41
52	- 8	0.663420	0.698337	0.663420	\$1.34
51	- 9	0.630249	0.663420	0.630249	\$1.27
50	- 10	0.598737	0.630249	0.598737	\$1.21
49	- 11	0.568800	0.598737	0.568800	\$1.15
48	- 12	0.540360	0.568800	0.540360	\$1.09
47	- 13	0.513342	0.540360	0.513342	\$1.04
46	- 14	0.487675	0.513342	0.487675	\$0.99
45	- 15	0.463291	0.487675	0.463291	\$0.94
44	- 16	0.440127	0.463291	0.440127	\$0.89
43	- 17	0.418120	0.440127	0.418120	\$0.84
42	- 18	0.397214	0.418120	0.397214	\$0.80
41	- 19	0.377354	0.397214	0.377354	\$0.76
40	- 20	0.358486	0.377354	0.358486	\$0.72
39	- 21	0.340562	0.358486	0.340562	\$0.69
38	- 22	0.323534	0.340562	0.323534	\$0.65
37	- 23	0.307357	0.323534	0.307357	\$0.62
36	- 24	0.291989	0.307357	0.291989	\$0.59
35	- 25	0.277390	0.291989	0.277390	\$0.56
34	- 26	0.263520	0.277390	0.263520	\$0.53
33	- 27	0.250344	0.263520	0.250344	\$0.51

Table of risk band rates by class/subclass

N2: Nursing and residential care facilities

Risk band	Risk band change from class risk band	Risk profile index from	Risk profile index to	Risk band rate factor	Risk band rate
32	- 28	0.237827	0.250344	0.237827	\$0.48
31	- 29	0.225936	0.237827	0.225936	\$0.46
30	- 30	0.214639	0.225936	0.214639	\$0.43
29	- 31	0.203907	0.214639	0.203907	\$0.41
28	- 32	0.193711	0.203907	0.193711	\$0.39
27	- 33	0.184026	0.193711	0.184026	\$0.37
26	- 34	0.174825	0.184026	0.174825	\$0.35
25	- 35	0.166083	0.174825	0.166083	\$0.34
24	- 36	0.157779	0.166083	0.157779	\$0.32
23	- 37	0.149890	0.157779	0.149890	\$0.30
22	- 38	0.142396	0.149890	0.142396	\$0.29
21	- 39	0.135276	0.142396	0.135276	\$0.27
20	- 40	0.128512	0.135276	0.128512	\$0.26
19	- 41	0.122087	0.128512	0.122087	\$0.25
18	- 42	0.115982	0.122087	0.115982	\$0.23
17	- 43	0.110183	0.115982	0.110183	\$0.22
16	- 44	0.104674	0.110183	0.104674	\$0.21
15	- 45	0.099440	0.104674	0.099440	\$0.20
14	- 46	0.094468	0.099440	0.094468	\$0.19
13	- 47	0.089745	0.094468	0.089745	\$0.18
12	- 48	0.085258	0.089745	0.085258	\$0.17
11	- 49	0.080995	0.085258	0.080995	\$0.16
10	- 50	0.076945	0.080995	0.076945	\$0.16
9	- 51	0.073098	0.076945	0.073098	\$0.15
8	- 52	0.069443	0.073098	0.069443	\$0.14
7	- 53	0.065971	0.069443	0.065971	\$0.13
6	- 54	0.062672	0.065971	0.062672	\$0.13
5	- 55	0.059539	0.062672	0.059539	\$0.12
4	- 56	0.056562	0.059539	0.056562	\$0.11
3	- 57	0.053734	0.056562	0.053734	\$0.11
2	- 58	0.051047	0.053734	0.051047	\$0.10
1	- 59	0.048495	0.051047	0.048495	\$0.10
0	- 60	0.046070	0.048495	0.046070	\$0.09
-1	- 61	0.043766	0.046070	0.043766	\$0.09
-2	- 62	0.041578	0.043766	0.041578	\$0.08
-3	- 63	0.039499	0.041578	0.039499	\$0.08
-4	- 64	0.037524	0.039499	0.037524	\$0.08
-5	- 65	0.035648	0.037524	0.035648	\$0.07
-6	- 66	0.000000	0.035648	0.033866	\$0.07

Table of risk band rates by class/subclass

N3: Social assistance

Risk band	Risk band change from class risk band	Risk profile index from	Risk profile index to	Risk band rate factor	Risk band rate
83	+ 23	2.925261	and above	3.071524	\$3.75
82	+ 22	2.785963	2.925261	2.925261	\$3.57
81	+ 21	2.653298	2.785963	2.785963	\$3.40
80	+ 20	2.526950	2.653298	2.653298	\$3.24
79	+ 19	2.406619	2.526950	2.526950	\$3.08
78	+ 18	2.292018	2.406619	2.406619	\$2.94
77	+ 17	2.182875	2.292018	2.292018	\$2.80
76	+ 16	2.078928	2.182875	2.182875	\$2.66
75	+ 15	1.979932	2.078928	2.078928	\$2.54
74	+ 14	1.885649	1.979932	1.979932	\$2.42
73	+ 13	1.795856	1.885649	1.885649	\$2.30
72	+ 12	1.710339	1.795856	1.795856	\$2.19
71	+ 11	1.628895	1.710339	1.710339	\$2.09
70	+ 10	1.551328	1.628895	1.628895	\$1.99
69	+ 9	1.477455	1.551328	1.551328	\$1.89
68	+ 8	1.407100	1.477455	1.477455	\$1.80
67	+ 7	1.340096	1.407100	1.407100	\$1.72
66	+ 6	1.276282	1.340096	1.340096	\$1.63
65	+ 5	1.215506	1.276282	1.276282	\$1.56
64	+ 4	1.157625	1.215506	1.215506	\$1.48
63	+ 3	1.102500	1.157625	1.157625	\$1.41
62	+ 2	1.050000	1.102500	1.102500	\$1.35
61	+ 1	1.020000	1.050000	1.050000	\$1.28
60	Class rate's risk band	0.980000	1.020000	1.000000	\$1.22
59	- 1	0.950000	0.980000	0.950000	\$1.16
58	- 2	0.902500	0.950000	0.902500	\$1.10
57	- 3	0.857375	0.902500	0.857375	\$1.05
56	- 4	0.814506	0.857375	0.814506	\$0.99
55	- 5	0.773781	0.814506	0.773781	\$0.94
54	- 6	0.735092	0.773781	0.735092	\$0.90
53	- 7	0.698337	0.735092	0.698337	\$0.85
52	- 8	0.663420	0.698337	0.663420	\$0.81
51	- 9	0.630249	0.663420	0.630249	\$0.77
50	- 10	0.598737	0.630249	0.598737	\$0.73
49	- 11	0.568800	0.598737	0.568800	\$0.69
48	- 12	0.540360	0.568800	0.540360	\$0.66
47	- 13	0.513342	0.540360	0.513342	\$0.63
46	- 14	0.487675	0.513342	0.487675	\$0.59
45	- 15	0.463291	0.487675	0.463291	\$0.57
44	- 16	0.440127	0.463291	0.440127	\$0.54
43	- 17	0.418120	0.440127	0.418120	\$0.51
42	- 18	0.397214	0.418120	0.397214	\$0.48
41	- 19	0.377354	0.397214	0.377354	\$0.46
40	- 20	0.358486	0.377354	0.358486	\$0.44
39	- 21	0.340562	0.358486	0.340562	\$0.42
38	- 22	0.323534	0.340562	0.323534	\$0.39
37	- 23	0.307357	0.323534	0.307357	\$0.37
36	- 24	0.291989	0.307357	0.291989	\$0.36
35	- 25	0.277390	0.291989	0.277390	\$0.34
34	- 26	0.263520	0.277390	0.263520	\$0.32
33	- 27	0.250344	0.263520	0.250344	\$0.31

Table of risk band rates by class/subclass

N3: Social assistance

Risk band	Risk band change from class risk band	Risk profile index from	Risk profile index to	Risk band rate factor	Risk band rate
32	- 28	0.237827	0.250344	0.237827	\$0.29
31	- 29	0.225936	0.237827	0.225936	\$0.28
30	- 30	0.214639	0.225936	0.214639	\$0.26
29	- 31	0.203907	0.214639	0.203907	\$0.25
28	- 32	0.193711	0.203907	0.193711	\$0.24
27	- 33	0.184026	0.193711	0.184026	\$0.22
26	- 34	0.174825	0.184026	0.174825	\$0.21
25	- 35	0.166083	0.174825	0.166083	\$0.20
24	- 36	0.157779	0.166083	0.157779	\$0.19
23	- 37	0.149890	0.157779	0.149890	\$0.18
22	- 38	0.142396	0.149890	0.142396	\$0.17
21	- 39	0.135276	0.142396	0.135276	\$0.17
20	- 40	0.128512	0.135276	0.128512	\$0.16
19	- 41	0.122087	0.128512	0.122087	\$0.15
18	- 42	0.115982	0.122087	0.115982	\$0.14
17	- 43	0.110183	0.115982	0.110183	\$0.13
16	- 44	0.104674	0.110183	0.104674	\$0.13
15	- 45	0.099440	0.104674	0.099440	\$0.12
14	- 46	0.094468	0.099440	0.094468	\$0.12
13	- 47	0.089745	0.094468	0.089745	\$0.11
12	- 48	0.085258	0.089745	0.085258	\$0.10
11	- 49	0.080995	0.085258	0.080995	\$0.10
10	- 50	0.076945	0.080995	0.076945	\$0.09
9	- 51	0.073098	0.076945	0.073098	\$0.09
8	- 52	0.069443	0.073098	0.069443	\$0.08
7	- 53	0.065971	0.069443	0.065971	\$0.08
6	- 54	0.062672	0.065971	0.062672	\$0.08
5	- 55	0.059539	0.062672	0.059539	\$0.07
4	- 56	0.056562	0.059539	0.056562	\$0.07
3	- 57	0.000000	0.056562	0.053734	\$0.07

Table of risk band rates by class/subclass

O: Leisure and hospitality

Risk band	Risk band change from class risk band	Risk profile index from	Risk profile index to	Risk band rate factor	Risk band rate
83	+ 23	2.925261	and above	3.071524	\$3.23
82	+ 22	2.785963	2.925261	2.925261	\$3.07
81	+ 21	2.653298	2.785963	2.785963	\$2.93
80	+ 20	2.526950	2.653298	2.653298	\$2.79
79	+ 19	2.406619	2.526950	2.526950	\$2.65
78	+ 18	2.292018	2.406619	2.406619	\$2.53
77	+ 17	2.182875	2.292018	2.292018	\$2.41
76	+ 16	2.078928	2.182875	2.182875	\$2.29
75	+ 15	1.979932	2.078928	2.078928	\$2.18
74	+ 14	1.885649	1.979932	1.979932	\$2.08
73	+ 13	1.795856	1.885649	1.885649	\$1.98
72	+ 12	1.710339	1.795856	1.795856	\$1.89
71	+ 11	1.628895	1.710339	1.710339	\$1.80
70	+ 10	1.551328	1.628895	1.628895	\$1.71
69	+ 9	1.477455	1.551328	1.551328	\$1.63
68	+ 8	1.407100	1.477455	1.477455	\$1.55
67	+ 7	1.340096	1.407100	1.407100	\$1.48
66	+ 6	1.276282	1.340096	1.340096	\$1.41
65	+ 5	1.215506	1.276282	1.276282	\$1.34
64	+ 4	1.157625	1.215506	1.215506	\$1.28
63	+ 3	1.102500	1.157625	1.157625	\$1.22
62	+ 2	1.050000	1.102500	1.102500	\$1.16
61	+ 1	1.020000	1.050000	1.050000	\$1.10
60	Class rate's risk band	0.980000	1.020000	1.000000	\$1.05
59	- 1	0.950000	0.980000	0.950000	\$1.00
58	- 2	0.902500	0.950000	0.902500	\$0.95
57	- 3	0.857375	0.902500	0.857375	\$0.90
56	- 4	0.814506	0.857375	0.814506	\$0.86
55	- 5	0.773781	0.814506	0.773781	\$0.81
54	- 6	0.735092	0.773781	0.735092	\$0.77
53	- 7	0.698337	0.735092	0.698337	\$0.73
52	- 8	0.663420	0.698337	0.663420	\$0.70
51	- 9	0.630249	0.663420	0.630249	\$0.66
50	- 10	0.598737	0.630249	0.598737	\$0.63
49	- 11	0.568800	0.598737	0.568800	\$0.60
48	- 12	0.540360	0.568800	0.540360	\$0.57
47	- 13	0.513342	0.540360	0.513342	\$0.54
46	- 14	0.487675	0.513342	0.487675	\$0.51
45	- 15	0.463291	0.487675	0.463291	\$0.49
44	- 16	0.440127	0.463291	0.440127	\$0.46
43	- 17	0.418120	0.440127	0.418120	\$0.44
42	- 18	0.397214	0.418120	0.397214	\$0.42
41	- 19	0.377354	0.397214	0.377354	\$0.40
40	- 20	0.358486	0.377354	0.358486	\$0.38
39	- 21	0.340562	0.358486	0.340562	\$0.36
38	- 22	0.323534	0.340562	0.323534	\$0.34
37	- 23	0.307357	0.323534	0.307357	\$0.32
36	- 24	0.291989	0.307357	0.291989	\$0.31
35	- 25	0.277390	0.291989	0.277390	\$0.29
34	- 26	0.263520	0.277390	0.263520	\$0.28
33	- 27	0.250344	0.263520	0.250344	\$0.26

Table of risk band rates by class/subclass

O: Leisure and hospitality

Risk band	Risk band change from class risk band	Risk profile index from	Risk profile index to	Risk band rate factor	Risk band rate
32	- 28	0.237827	0.250344	0.237827	\$0.25
31	- 29	0.225936	0.237827	0.225936	\$0.24
30	- 30	0.214639	0.225936	0.214639	\$0.23
29	- 31	0.203907	0.214639	0.203907	\$0.21
28	- 32	0.193711	0.203907	0.193711	\$0.20
27	- 33	0.184026	0.193711	0.184026	\$0.19
26	- 34	0.174825	0.184026	0.174825	\$0.18
25	- 35	0.166083	0.174825	0.166083	\$0.17
24	- 36	0.157779	0.166083	0.157779	\$0.17
23	- 37	0.149890	0.157779	0.149890	\$0.16
22	- 38	0.142396	0.149890	0.142396	\$0.15
21	- 39	0.135276	0.142396	0.135276	\$0.14
20	- 40	0.128512	0.135276	0.128512	\$0.13
19	- 41	0.122087	0.128512	0.122087	\$0.13
18	- 42	0.115982	0.122087	0.115982	\$0.12
17	- 43	0.110183	0.115982	0.110183	\$0.12
16	- 44	0.104674	0.110183	0.104674	\$0.11
15	- 45	0.099440	0.104674	0.099440	\$0.10
14	- 46	0.094468	0.099440	0.094468	\$0.10
13	- 47	0.089745	0.094468	0.089745	\$0.09
12	- 48	0.085258	0.089745	0.085258	\$0.09
11	- 49	0.080995	0.085258	0.080995	\$0.09
10	- 50	0.076945	0.080995	0.076945	\$0.08
9	- 51	0.073098	0.076945	0.073098	\$0.08
8	- 52	0.069443	0.073098	0.069443	\$0.07
7	- 53	0.065971	0.069443	0.065971	\$0.07
6	- 54	0.000000	0.065971	0.062672	\$0.07

Table of risk band rates by class/subclass

P: Other services

Risk band	Risk band change from class risk band	Risk profile index from	Risk profile index to	Risk band rate factor	Risk band rate
83	+ 23	2.925261	and above	3.071524	\$4.64
82	+ 22	2.785963	2.925261	2.925261	\$4.42
81	+ 21	2.653298	2.785963	2.785963	\$4.21
80	+ 20	2.526950	2.653298	2.653298	\$4.01
79	+ 19	2.406619	2.526950	2.526950	\$3.82
78	+ 18	2.292018	2.406619	2.406619	\$3.63
77	+ 17	2.182875	2.292018	2.292018	\$3.46
76	+ 16	2.078928	2.182875	2.182875	\$3.30
75	+ 15	1.979932	2.078928	2.078928	\$3.14
74	+ 14	1.885649	1.979932	1.979932	\$2.99
73	+ 13	1.795856	1.885649	1.885649	\$2.85
72	+ 12	1.710339	1.795856	1.795856	\$2.71
71	+ 11	1.628895	1.710339	1.710339	\$2.58
70	+ 10	1.551328	1.628895	1.628895	\$2.46
69	+ 9	1.477455	1.551328	1.551328	\$2.34
68	+ 8	1.407100	1.477455	1.477455	\$2.23
67	+ 7	1.340096	1.407100	1.407100	\$2.12
66	+ 6	1.276282	1.340096	1.340096	\$2.02
65	+ 5	1.215506	1.276282	1.276282	\$1.93
64	+ 4	1.157625	1.215506	1.215506	\$1.84
63	+ 3	1.102500	1.157625	1.157625	\$1.75
62	+ 2	1.050000	1.102500	1.102500	\$1.66
61	+ 1	1.020000	1.050000	1.050000	\$1.59
60	Class rate's risk band	0.980000	1.020000	1.000000	\$1.51
59	- 1	0.950000	0.980000	0.950000	\$1.43
58	- 2	0.902500	0.950000	0.902500	\$1.36
57	- 3	0.857375	0.902500	0.857375	\$1.29
56	- 4	0.814506	0.857375	0.814506	\$1.23
55	- 5	0.773781	0.814506	0.773781	\$1.17
54	- 6	0.735092	0.773781	0.735092	\$1.11
53	- 7	0.698337	0.735092	0.698337	\$1.05
52	- 8	0.663420	0.698337	0.663420	\$1.00
51	- 9	0.630249	0.663420	0.630249	\$0.95
50	- 10	0.598737	0.630249	0.598737	\$0.90
49	- 11	0.568800	0.598737	0.568800	\$0.86
48	- 12	0.540360	0.568800	0.540360	\$0.82
47	- 13	0.513342	0.540360	0.513342	\$0.78
46	- 14	0.487675	0.513342	0.487675	\$0.74
45	- 15	0.463291	0.487675	0.463291	\$0.70
44	- 16	0.440127	0.463291	0.440127	\$0.66
43	- 17	0.418120	0.440127	0.418120	\$0.63
42	- 18	0.397214	0.418120	0.397214	\$0.60
41	- 19	0.377354	0.397214	0.377354	\$0.57
40	- 20	0.358486	0.377354	0.358486	\$0.54
39	- 21	0.340562	0.358486	0.340562	\$0.51
38	- 22	0.323534	0.340562	0.323534	\$0.49
37	- 23	0.307357	0.323534	0.307357	\$0.46
36	- 24	0.291989	0.307357	0.291989	\$0.44
35	- 25	0.277390	0.291989	0.277390	\$0.42
34	- 26	0.263520	0.277390	0.263520	\$0.40
33	- 27	0.250344	0.263520	0.250344	\$0.38

Table of risk band rates by class/subclass

P: Other services

Risk band	Risk band change from class risk band	Risk profile index from	Risk profile index to	Risk band rate factor	Risk band rate
32	- 28	0.237827	0.250344	0.237827	\$0.36
31	- 29	0.225936	0.237827	0.225936	\$0.34
30	- 30	0.214639	0.225936	0.214639	\$0.32
29	- 31	0.203907	0.214639	0.203907	\$0.31
28	- 32	0.193711	0.203907	0.193711	\$0.29
27	- 33	0.184026	0.193711	0.184026	\$0.28
26	- 34	0.174825	0.184026	0.174825	\$0.26
25	- 35	0.166083	0.174825	0.166083	\$0.25
24	- 36	0.157779	0.166083	0.157779	\$0.24
23	- 37	0.149890	0.157779	0.149890	\$0.23
22	- 38	0.142396	0.149890	0.142396	\$0.22
21	- 39	0.135276	0.142396	0.135276	\$0.20
20	- 40	0.128512	0.135276	0.128512	\$0.19
19	- 41	0.122087	0.128512	0.122087	\$0.18
18	- 42	0.115982	0.122087	0.115982	\$0.18
17	- 43	0.110183	0.115982	0.110183	\$0.17
16	- 44	0.104674	0.110183	0.104674	\$0.16
15	- 45	0.099440	0.104674	0.099440	\$0.15
14	- 46	0.094468	0.099440	0.094468	\$0.14
13	- 47	0.089745	0.094468	0.089745	\$0.14
12	- 48	0.085258	0.089745	0.085258	\$0.13
11	- 49	0.080995	0.085258	0.080995	\$0.12
10	- 50	0.076945	0.080995	0.076945	\$0.12
9	- 51	0.073098	0.076945	0.073098	\$0.11
8	- 52	0.069443	0.073098	0.069443	\$0.10
7	- 53	0.065971	0.069443	0.065971	\$0.10
6	- 54	0.062672	0.065971	0.062672	\$0.09
5	- 55	0.059539	0.062672	0.059539	\$0.09
4	- 56	0.056562	0.059539	0.056562	\$0.09
3	- 57	0.053734	0.056562	0.053734	\$0.08
2	- 58	0.051047	0.053734	0.051047	\$0.08
1	- 59	0.048495	0.051047	0.048495	\$0.07
0	- 60	0.046070	0.048495	0.046070	\$0.07
-1	- 61	0.000000	0.046070	0.043766	\$0.07

2020 class/subclass rate modifiers (OHSA & SWA and Mine Rescue, but not transition funding)

Class/subclass	Description	OHSA rate	SWA rate	Mine Rescue rate
A	Agriculture	\$0.076	\$0.050	\$0.244
B	Mining, quarrying and oil and gas extraction	\$0.070	\$0.045	\$0.244
C	Utilities	\$0.040	\$0.026	\$0.244
D1	Educational services	\$0.031	\$0.020	\$0.244
D2	Public administration	\$0.093	\$0.060	\$0.244
D3	Hospitals	\$0.039	\$0.026	\$0.244
E1	Food, textiles and related manufacturing	\$0.047	\$0.030	\$0.244
E2	Non-metallic and mineral manufacturing	\$0.062	\$0.041	\$0.244
E3	Printing, petroleum and chemical manufacturing	\$0.046	\$0.030	\$0.244
E4	Metal, transportation equipment and furniture manufacturing	\$0.059	\$0.038	\$0.244
E5	Machinery, electrical equipment and miscellaneous manufacturing	\$0.044	\$0.028	\$0.244
E6	Computer and electronic manufacturing	\$0.030	\$0.020	\$0.244
F1	Rail, water, truck transportation and postal service	\$0.079	\$0.070	\$0.244
F2	Air, transit, ground passenger, recreational and pipeline transportation, courier services and warehousing	\$0.054	\$0.038	\$0.244
G1	Building construction	\$0.069	\$0.044	\$0.244
G2	Infrastructure construction	\$0.063	\$0.042	\$0.244
G3	Foundation, structure and building exterior construction	\$0.110	\$0.071	\$0.244
G4	Building equipment construction	\$0.058	\$0.037	\$0.244
G5	Specialty trades construction	\$0.069	\$0.044	\$0.244
H1	Petroleum, food, motor vehicle and miscellaneous wholesale	\$0.051	\$0.034	\$0.244
H2	Personal and household goods, building materials and machinery wholesale	\$0.036	\$0.023	\$0.244
I1	Motor vehicles, building materials and food and beverage retail	\$0.046	\$0.030	\$0.244
I2	Furniture, home furnishings, clothing and clothing accessories retail	\$0.037	\$0.024	\$0.244
I3	Electronics, appliances and health and personal care retail	\$0.030	\$0.019	\$0.244
I4	Specialized retail and department stores	\$0.040	\$0.026	\$0.244
J	Information and culture	\$0.034	\$0.022	\$0.244
K	Finance, management and leasing	\$0.038	\$0.024	\$0.244
L	Professional, scientific and technical	\$0.030	\$0.020	\$0.244
M	Administration, services to buildings, dwellings and open spaces	\$0.050	\$0.033	\$0.244
N1	Ambulatory health care	\$0.042	\$0.028	\$0.244
N2	Nursing and residential care facilities	\$0.057	\$0.037	\$0.244
N3	Social assistance	\$0.041	\$0.027	\$0.244
O	Leisure and hospitality	\$0.041	\$0.027	\$0.244
P	Other services	\$0.051	\$0.033	\$0.244

2020 class/subclass risk profiles

Class/subclass	Description	Class/subclass risk profile
A	Agriculture	0.29909
B	Mining, quarrying and oil and gas extraction	0.24895
C	Utilities	0.06975
D1	Educational services	0.03324
D2	Public administration	0.32175
D3	Hospitals	0.10367
E1	Food, textiles and related manufacturing	0.17059
E2	Non-metallic and mineral manufacturing	0.23592
E3	Printing, petroleum and chemical manufacturing	0.08542
E4	Metal, transportation equipment and furniture manufacturing	0.20532
E5	Machinery, electrical equipment and miscellaneous manufacturing	0.12743
E6	Computer and electronic manufacturing	0.02628
F1	Rail, water, truck transportation and postal service	0.48384
F2	Air, transit, ground passenger, recreational and pipeline transportation, courier services and warehousing	0.22414
G1	Building construction	0.18721
G2	Infrastructure construction	0.26533
G3	Foundation, structure and building exterior construction	0.43894
G4	Building equipment construction	0.17744
G5	Specialty trades construction	0.22062
H1	Petroleum, food, motor vehicle and miscellaneous wholesale	0.19730
H2	Personal and household goods, building materials and machinery wholesale	0.07412
I1	Motor vehicles, building materials and food and beverage retail	0.16430
I2	Furniture, home furnishings, clothing and clothing accessories retail	0.09911
I3	Electronics, appliances and health and personal care retail	0.04350
I4	Specialized retail and department stores	0.12548
J	Information and culture	0.02823
K	Finance, management and leasing	0.09773
L	Professional, scientific and technical	0.01957
M	Administration, services to buildings, dwellings and open spaces	0.19481
N1	Ambulatory health care	0.17680
N2	Nursing and residential care facilities	0.25027
N3	Social assistance	0.14788
O	Leisure and hospitality	0.12596
P	Other services	0.14690

Transition to our new model

Transition approach

In order to help businesses smoothly transition into our new rate-setting model any initial projected rate increases will be staggered over time, while rate decreases were applied to 2020 rates. Projected decreases will also be applied in 2021 and 2022.

In 2021, businesses with projected premium rate increases will move up a maximum of one risk band from their 2020 risk band. In 2022, businesses that have not yet reached their projected premium rate will move up a maximum of two risk bands above their 2021 risk band.

2020 transition funding

As part of transition to our new premium rate-setting model, in 2020 a rate adjustment has been applied to eligible businesses' rates representing the portion of their premium rate needed to ensure a smooth transition for all businesses.

Transition funding adjustments are applied after a business's rate has been determined based on their 2019 rate group rate, claims experience, the size of their business, new NAICS classification, projected rate increases or decreases and whether or not they were in an experience rating program previously.

Transition funding adjustments will only be applied during the transition period and will come to an end in 2023 when our regular premium rate setting policies will be fully in effect.

For more information on transition, see our [Employer Level Premium Rate Setting](#) and the [Transition](#) policies.

2020 premium rate setting parameters

Graduated per claim limits

Maximum risk band

Actuarial predictability *	Predictability scale	2013	2014	2015	2016	2017	2018	2020
<=2.5%	2.5%	\$20,800	\$21,025	\$21,300	\$22,000	\$22,125	\$22,575	66
2.5%-5%	5%	\$41,600	\$42,050	\$42,600	\$44,000	\$44,250	\$45,150	69
5%-10%	10%	\$83,200	\$84,100	\$85,200	\$88,000	\$88,500	\$90,300	74
10%-20%	20%	\$83,200	\$84,100	\$85,200	\$88,000	\$88,500	\$90,300	83
20%-30%	30%	\$166,400	\$168,200	\$170,400	\$176,000	\$177,000	\$180,600	83
30%-40%	40%	\$166,400	\$168,200	\$170,400	\$176,000	\$177,000	\$180,600	83
40%-50%	50%	\$332,800	\$336,400	\$340,800	\$352,000	\$354,000	\$361,200	83
50%-60%	60%	\$332,800	\$336,400	\$340,800	\$352,000	\$354,000	\$361,200	83
60%-70%	70%	\$416,000	\$420,500	\$426,000	\$440,000	\$442,500	\$451,500	83
70%-80%	80%	\$416,000	\$420,500	\$426,000	\$440,000	\$442,500	\$451,500	83
80%-90%	90%	\$582,400	\$588,700	\$596,400	\$616,000	\$619,500	\$632,100	83
90%-100%	100%	\$582,400	\$588,700	\$596,400	\$616,000	\$619,500	\$632,100	83
Maximum insurable earnings (MIE)		\$83,200	\$84,100	\$85,200	\$88,000	\$88,500	\$90,300	\$95,400
Fatality fixed average cost		\$366,500	\$366,500	\$365,800	\$375,900	\$385,400	\$390,500	
Weightings (for claims cost and IE)		1/9	1/9	1/9	2/9	2/9	2/9	

* The actuarial predictability range includes its upper bound but excludes its lower bound.
(e.g. for the 20%-30% range, the value 30% is included but 20% is excluded)

Predictability standards

IE predictability standard	12,000 * MIE
NAC predictability standard	1,200

Transition measures

Maximum risk band increase	0
Maximum risk band decrease	N/A

Minimum premium rate

Minimum premium rate	\$0.07
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Definition of premium rate components

New Claims Cost

- 1. New Claims Cost This covers the projected total future cost of injuries expected to arise during 2020

Overhead expenses

- 1. Administrative expenses WSIB expenses estimated for the year 2020, to administer the *WSIA*
- 2. Legislative obligations 2020 expenses the WSIB is required to fund under the *Occupational Health and Safety Act*, the Workplace Safety and Insurance Appeals Tribunal, Office of the Employer Advisor, Office of the Worker Advisor, Health and Safety Associations and research
- 3. Total overhead expenses Total of administrative and legislative obligations expenses. This is the cost required to administer the workplace safety and insurance system in Ontario and fulfill legislative obligations

Past Claims Cost

- 1. Past Claims Cost Historically, this has been a charge intended to recover the WSIB's unfunded liability. It is zero in 2020 and is not expected to appear in future years

Premium rate

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

Premium rate setting allocation rules for class/subclass

New Claims Cost (NCC)

Each class/subclass may see changes in its NCC from year to year. In order to minimize this volatility, the NCC is determined first for six 'super classes' which are groups of classes/subclasses in similar broad economic sectors and then are distributed over the classes/subclasses in the super class group using their claims cost ratios (CCR).

The CCR for each class/subclass is compared to the CCR of its corresponding super class. This ratio indicates the relative costliness of an average claim for the class/subclass as compared to the average costs of the super class. The CCR is the ratio of six years of costs to six years of insurable earnings. The CCR used is the average of the CCRs for the last three calendar years to enhance stability.

In 2020 the super classes are defined as follows:

Class/ subclass	Class/subclass description	Super class
A	Agriculture	Other industries and services
B	Mining, quarrying and oil and gas extraction	Other industries and services
C	Utilities	Public sector
D1	Educational services	Public sector
D2	Public administration	Public sector
D3	Hospitals	Public sector
E1	Food, textiles and related manufacturing	Manufacturing
E2	Non-metallic and mineral manufacturing	Manufacturing
E3	Printing, petroleum and chemical manufacturing	Manufacturing
E4	Metal transportation equipment and furniture manufacturing	Manufacturing
E5	Machinery, electrical equipment and miscellaneous manufacturing	Manufacturing
E6	Computer and electronic manufacturing	Manufacturing

Class/ subclass	Class/subclass description	Super class
F1	Rail, water, truck transportation and postal service	Other industries and services
F2	Air, transit, ground passenger, recreational and pipeline transportation, courier services and warehousing	Other industries and services
G1	Building construction	Construction
G2	Infrastructure construction	Construction
G3	Foundation, structure and building exterior construction	Construction
G4	Building equipment construction	Construction
G5	Specialty trades construction	Construction
H1	Petroleum, food, motor vehicle and miscellaneous wholesale	Retail and wholesale
H2	Personal and household goods, building materials and machinery wholesale	Retail and wholesale
I1	Motor vehicles, building materials and food and beverage retail	Retail and wholesale
I2	Furniture, home furnishings, clothing and clothing accessories retail	Retail and wholesale
I3	Electronics, appliances, health and personal care retail	Retail and wholesale
I4	Specialized retail and department stores	Retail and wholesale
J	Information and culture	Technical services
K	Finance, management and leasing	Technical services
L	Professional, scientific and technical	Technical services
M	Administration, services to buildings, dwellings and open spaces	Technical services

Class/ subclass	Class/subclass description	Super class
N1	Ambulatory health care	Public sector
N2	Nursing and residential care facilities	Public sector
N3	Social assistance	Public sector
O	Leisure and hospitality	Other industries and services
P	Other services	Other industries and services

Overhead expenses

Schedule 1 overhead expenses are allocated to the classes/subclasses in proportion to their NCC dollars and insurable earnings.

Past Claims Cost (PCC)

In 2020, the PCC component has been eliminated given the current full funding position of the WSIB. It is not expected to appear in future years.

2020 class/subclass premium rate components

A: Agriculture

Component	2020 premium rate per \$100 of insurable earnings	Percentage of 2020 premium rate
A. New Claims Cost		
1. New Claims Cost	\$1.994	70%
B. Overhead expenses		
1. WSIB administration	\$0.615	
2. Legislative obligations	\$0.241	
3. Total overhead expenses	\$0.856	30%
C. Past Claims Cost		
1. Past Claims Cost	\$0.000	0%
D. Total premium rate (A+B+C)	\$2.85	100%

2020 class/subclass premium rate components
B: Mining, quarrying and oil and gas extraction

Component	2020 premium rate per \$100 of insurable earnings	Percentage of 2020 premium rate
A. New Claims Cost		
1. New Claims Cost	\$1.814	69%
B. Overhead expenses		
1. WSIB administration	\$0.577	
2. Legislative obligations	\$0.226	
3. Total overhead expenses	\$0.803	38%
C. Past Claims Cost		
1. Past Claims Cost	\$0.000	0%
D. Total premium rate (A+B+C)	\$2.62	100%

2020 class/subclass premium rate components

C: Utilities

Component	2020 premium rate per \$100 of insurable earnings	Percentage of 2020 premium rate
A. New Claims Cost		
1. New Claims Cost	\$0.499	59%
B. Overhead expenses		
1. WSIB administration	\$0.232	
2. Legislative obligations	\$0.111	
3. Total overhead expenses	\$0.343	41%
C. Past Claims Cost		
1. Past Claims Cost	\$0.000	0%
D. Total premium rate (A+B+C)		
	\$0.84	100%

2020 class/subclass premium rate components
D1: Educational services

Component	2020 premium rate per \$100 of insurable earnings	Percentage of 2020 premium rate
A. New Claims Cost		
1. New Claims Cost	\$0.177	59%
B. Overhead expenses		
1. WSIB administration	\$0.065	
2. Legislative obligations	\$0.058	
3. Total overhead expenses	\$0.123	41%
C. Past Claims Cost		
1. Past Claims Cost	\$0.000	0%
D. Total premium rate (A+B+C)		
	\$0.30	100%

2020 class/subclass premium rate components
D2: Public administration

Component	2020 premium rate per \$100 of insurable earnings	Percentage of 2020 premium rate
A. New Claims Cost		
1. New Claims Cost	\$2.482	71%
B. Overhead expenses		
1. WSIB administration	\$0.718	
2. Legislative obligations	\$0.288	
3. Total overhead expenses	\$1.006	29%
C. Past Claims Cost		
1. Past Claims Cost	\$0.000	0%
D. Total premium rate (A+B+C)		
	\$3.49	100%

2020 class/subclass premium rate components
D3: Hospitals

Component	2020 premium rate per \$100 of insurable earnings	Percentage of 2020 premium rate
A. New Claims Cost		
1. New Claims Cost	\$0.480	59%
B. Overhead expenses		
1. WSIB administration	\$0.228	
2. Legislative obligations	\$0.102	
3. Total overhead expenses	\$0.330	41%
C. Past Claims Cost		
1. Past Claims Cost	\$0.000	0%
D. Total premium rate (A+B+C)		
	\$0.81	100%

2020 class/subclass premium rate components
E1: Food, textiles and related manufacturing

Component	2020 premium rate per \$100 of insurable earnings	Percentage of 2020 premium rate
A. New Claims Cost		
1. New Claims Cost	\$0.844	62%
B. Overhead expenses		
1. WSIB administration	\$0.372	
2. Legislative obligations	\$0.146	
3. Total overhead expenses	\$0.518	38%
C. Past Claims Cost		
1. Past Claims Cost	\$0.000	0%
D. Total premium rate (A+B+C)		
	\$1.36	100%

2020 class/subclass premium rate components
E2: Non-metallic and mineral manufacturing

Component	2020 premium rate per \$100 of insurable earnings	Percentage of 2020 premium rate
A. New Claims Cost		
1. New Claims Cost	\$1.338	67%
B. Overhead expenses		
1. WSIB administration	\$0.476	
2. Legislative obligations	\$0.188	
3. Total overhead expenses	\$0.664	33%
C. Past Claims Cost		
1. Past Claims Cost	\$0.000	0%
D. Total premium rate (A+B+C)		
	\$2.00	100%

2020 class/subclass premium rate components
E3: Printing, petroleum and chemical manufacturing

Component	2020 premium rate per \$100 of insurable earnings	Percentage of 2020 premium rate
A. New Claims Cost		
1. New Claims Cost	\$0.628	59%
B. Overhead expenses		
1. WSIB administration	\$0.308	
2. Legislative obligations	\$0.124	
3. Total overhead expenses	\$0.432	41%
C. Past Claims Cost		
1. Past Claims Cost	\$0.000	0%
D. Total premium rate (A+B+C)		
	\$1.06	100%

2020 class/subclass premium rate components

E4: Metal, transportation equipment and furniture manufacturing

Component	2020 premium rate per \$100 of insurable earnings	Percentage of 2020 premium rate
A. New Claims Cost		
1. New Claims Cost	\$1.193	66%
B. Overhead expenses		
1. WSIB administration	\$0.446	
2. Legislative obligations	\$0.176	
3. Total overhead expenses	\$0.622	34%
C. Past Claims Cost		
1. Past Claims Cost	\$0.000	0%
D. Total premium rate (A+B+C)		
	\$1.82	100%

2020 class/subclass premium rate components

E5: Machinery, electrical equipment and miscellaneous manufacturing

Component	2020 premium rate per \$100 of insurable earnings	Percentage of 2020 premium rate
A. New Claims Cost		
1. New Claims Cost	\$0.736	60%
B. Overhead expenses		
1. WSIB administration	\$0.349	
2. Legislative obligations	\$0.137	
3. Total overhead expenses	\$0.486	40%
C. Past Claims Cost		
1. Past Claims Cost	\$0.000	0%
D. Total premium rate (A+B+C)	\$1.22	100%

2020 class/subclass premium rate components
E6: Computer and electronic manufacturing

Component	2020 premium rate per \$100 of insurable earnings	Percentage of 2020 premium rate
A. New Claims Cost		
1. New Claims Cost	\$0.145	58%
B. Overhead expenses		
1. WSIB administration	\$0.047	
2. Legislative obligations	\$0.054	
3. Total overhead expenses	\$0.101	40%
C. Past Claims Cost		
1. Past Claims Cost	\$0.000	0%
D. Total premium rate (A+B+C)	\$0.25	100%

2020 class/subclass premium rate components
F1: Rail, water, truck transportation and postal service

Component	2020 premium rate per \$100 of insurable earnings	Percentage of 2020 premium rate
A. New Claims Cost		
1. New Claims Cost	\$3.129	74%
B. Overhead expenses		
1. WSIB administration	\$0.854	
2. Legislative obligations	\$0.231	
3. Total overhead expenses	\$1.085	26%
C. Past Claims Cost		
1. Past Claims Cost	\$0.000	0%
D. Total premium rate (A+B+C)	\$4.21	100%

2020 class/subclass premium rate components

F2: Air, transit, ground passenger, recreational and pipeline transportation, courier services and warehousing

Component	2020 premium rate per \$100 of insurable earnings	Percentage of 2020 premium rate
A. New Claims Cost		
1. New Claims Cost	\$1.101	66%
B. Overhead expenses		
1. WSIB administration	\$0.426	
2. Legislative obligations	\$0.129	
3. Total overhead expenses	\$0.555	33%
C. Past Claims Cost		
1. Past Claims Cost	\$0.000	0%
D. Total premium rate (A+B+C)	\$1.66	100%

2020 class/subclass premium rate components
G1: Building construction

Component	2020 premium rate per \$100 of insurable earnings	Percentage of 2020 premium rate
A. New Claims Cost		
1. New Claims Cost	\$1.312	67%
B. Overhead expenses		
1. WSIB administration	\$0.471	
2. Legislative obligations	\$0.188	
3. Total overhead expenses	\$0.659	33%
C. Past Claims Cost		
1. Past Claims Cost	\$0.000	0%
D. Total premium rate (A+B+C)		
	\$1.97	100%

2020 class/subclass premium rate components
G2: Infrastructure construction

Component	2020 premium rate per \$100 of insurable earnings	Percentage of 2020 premium rate
A. New Claims Cost		
1. New Claims Cost	\$1.549	68%
B. Overhead expenses		
1. WSIB administration	\$0.521	
2. Legislative obligations	\$0.201	
3. Total overhead expenses	\$0.722	32%
C. Past Claims Cost		
1. Past Claims Cost	\$0.000	0%
D. Total premium rate (A+B+C)		
	\$2.27	100%

2020 class/subclass premium rate components
G3: Foundation, structure and building exterior construction

Component	2020 premium rate per \$100 of insurable earnings	Percentage of 2020 premium rate
A. New Claims Cost		
1. New Claims Cost	\$3.216	72%
B. Overhead expenses		
1. WSIB administration	\$0.873	
2. Legislative obligations	\$0.349	
3. Total overhead expenses	\$1.222	28%
C. Past Claims Cost		
1. Past Claims Cost	\$0.000	0%
D. Total premium rate (A+B+C)	\$4.44	100%

2020 class/subclass premium rate components
G4: Building equipment construction

Component	2020 premium rate per \$100 of insurable earnings	Percentage of 2020 premium rate
A. New Claims Cost		
1. New Claims Cost	\$1.170	66%
B. Overhead expenses		
1. WSIB administration	\$0.441	
2. Legislative obligations	\$0.173	
3. Total overhead expenses	\$0.614	34%
C. Past Claims Cost		
1. Past Claims Cost	\$0.000	0%
D. Total premium rate (A+B+C)		
	\$1.78	100%

2020 class/subclass premium rate components
G5: Specialty trades construction

Component	2020 premium rate per \$100 of insurable earnings	Percentage of 2020 premium rate
A. New Claims Cost		
1. New Claims Cost	\$1.646	69%
B. Overhead expenses		
1. WSIB administration	\$0.541	
2. Legislative obligations	\$0.211	
3. Total overhead expenses	\$0.752	31%
C. Past Claims Cost		
1. Past Claims Cost	\$0.000	0%
D. Total premium rate (A+B+C)	\$2.40	100%

2020 class/subclass premium rate components

H1: Petroleum, food, motor vehicle and miscellaneous wholesale

Component	2020 premium rate per \$100 of insurable earnings	Percentage of 2020 premium rate
A. New Claims Cost		
1. New Claims Cost	\$1.161	66%
B. Overhead expenses		
1. WSIB administration	\$0.439	
2. Legislative obligations	\$0.168	
3. Total overhead expenses	\$0.607	34%
C. Past Claims Cost		
1. Past Claims Cost	\$0.000	0%
D. Total premium rate (A+B+C)		
	\$1.77	100%

2020 class/subclass premium rate components

H2: Personal and household goods, building materials and machinery wholesale

Component	2020 premium rate per \$100 of insurable earnings	Percentage of 2020 premium rate
A. New Claims Cost		
1. New Claims Cost	\$0.482	60%
B. Overhead expenses		
1. WSIB administration	\$0.230	
2. Legislative obligations	\$0.102	
3. Total overhead expenses	\$0.332	41%
C. Past Claims Cost		
1. Past Claims Cost	\$0.000	0%
D. Total premium rate (A+B+C)	\$0.81	100%

2020 class/subclass premium rate components

I1: Motor vehicles, building materials and food and beverage retail

Component	2020 premium rate per \$100 of insurable earnings	Percentage of 2020 premium rate
A. New Claims Cost		
1. New Claims Cost	\$0.824	61%
B. Overhead expenses		
1. WSIB administration	\$0.368	
2. Legislative obligations	\$0.147	
3. Total overhead expenses	\$0.515	38%
C. Past Claims Cost		
1. Past Claims Cost	\$0.000	0%
D. Total premium rate (A+B+C)		
	\$1.34	100%

2020 class/subclass premium rate components

I2: Furniture, home furnishings, clothing and clothing accessories retail

Component	2020 premium rate per \$100 of insurable earnings	Percentage of 2020 premium rate
A. New Claims Cost		
1. New Claims Cost	\$0.463	59%
B. Overhead expenses		
1. WSIB administration	\$0.219	
2. Legislative obligations	\$0.100	
3. Total overhead expenses	\$0.319	41%
C. Past Claims Cost		
1. Past Claims Cost	\$0.000	0%
D. Total premium rate (A+B+C)	\$0.78	100%

2020 class/subclass premium rate components
I3: Electronics, appliances and health and personal care retail

Component	2020 premium rate per \$100 of insurable earnings	Percentage of 2020 premium rate
A. New Claims Cost		
1. New Claims Cost	\$0.189	59%
B. Overhead expenses		
1. WSIB administration	\$0.071	
2. Legislative obligations	\$0.059	
3. Total overhead expenses	\$0.130	41%
C. Past Claims Cost		
1. Past Claims Cost	\$0.000	0%
D. Total premium rate (A+B+C)		
	\$0.32	100%

2020 class/subclass premium rate components
I4: Specialized retail and department stores

Component	2020 premium rate per \$100 of insurable earnings	Percentage of 2020 premium rate
A. New Claims Cost		
1. New Claims Cost	\$0.570	59%
B. Overhead expenses		
1. WSIB administration	\$0.274	
2. Legislative obligations	\$0.120	
3. Total overhead expenses	\$0.394	41%
C. Past Claims Cost		
1. Past Claims Cost	\$0.000	0%
D. Total premium rate (A+B+C)	\$0.96	100%

2020 class/subclass premium rate components

J: Information and culture

Component	2020 premium rate per \$100 of insurable earnings	Percentage of 2020 premium rate
A. New Claims Cost		
1. New Claims Cost	\$0.199	59%
B. Overhead expenses		
1. WSIB administration	\$0.091	
2. Legislative obligations	\$0.047	
3. Total overhead expenses	\$0.138	41%
C. Past Claims Cost		
1. Past Claims Cost	\$0.000	0%
D. Total premium rate (A+B+C)		
	\$0.34	100%

2020 class/subclass premium rate components
K: Finance, management and leasing

Component	2020 premium rate per \$100 of insurable earnings	Percentage of 2020 premium rate
A. New Claims Cost		
1. New Claims Cost	\$0.502	59%
B. Overhead expenses		
1. WSIB administration	\$0.242	
2. Legislative obligations	\$0.104	
3. Total overhead expenses	\$0.346	41%
C. Past Claims Cost		
1. Past Claims Cost	\$0.000	0%
D. Total premium rate (A+B+C)	\$0.85	100%

2020 class/subclass premium rate components
L: Professional, scientific and technical

Component	2020 premium rate per \$100 of insurable earnings	Percentage of 2020 premium rate
A. New Claims Cost		
1. New Claims Cost	\$0.159	59%
B. Overhead expenses		
1. WSIB administration	\$0.056	
2. Legislative obligations	\$0.054	
3. Total overhead expenses	\$0.110	41%
C. Past Claims Cost		
1. Past Claims Cost	\$0.000	0%
D. Total premium rate (A+B+C)	\$0.27	100%

2020 class/subclass premium rate components

M: Administration, services to buildings, dwellings and open spaces

Component	2020 premium rate per \$100 of insurable earnings	Percentage of 2020 premium rate
A. New Claims Cost		
1. New Claims Cost	\$1.043	65%
B. Overhead expenses		
1. WSIB administration	\$0.414	
2. Legislative obligations	\$0.151	
3. Total overhead expenses	\$0.565	35%
C. Past Claims Cost		
1. Past Claims Cost	\$0.000	0%
D. Total premium rate (A+B+C)	\$1.61	100%

2020 class/subclass premium rate components
N1: Ambulatory health care

Component	2020 premium rate per \$100 of insurable earnings	Percentage of 2020 premium rate
A. New Claims Cost		
1. New Claims Cost	\$0.882	63%
B. Overhead expenses		
1. WSIB administration	\$0.380	
2. Legislative obligations	\$0.145	
3. Total overhead expenses	\$0.525	37%
C. Past Claims Cost		
1. Past Claims Cost	\$0.000	0%
D. Total premium rate (A+B+C)		
	\$1.41	100%

2020 class/subclass premium rate components
N2: Nursing and residential care facilities

Component	2020 premium rate per \$100 of insurable earnings	Percentage of 2020 premium rate
A. New Claims Cost		
1. New Claims Cost	\$1.308	67%
B. Overhead expenses		
1. WSIB administration	\$0.470	
2. Legislative obligations	\$0.181	
3. Total overhead expenses	\$0.651	33%
C. Past Claims Cost		
1. Past Claims Cost	\$0.000	0%
D. Total premium rate (A+B+C)	\$1.96	100%

2020 class/subclass premium rate components

N3: Social assistance

Component	2020 premium rate per \$100 of insurable earnings	Percentage of 2020 premium rate
A. New Claims Cost		
1. New Claims Cost	\$0.732	60%
B. Overhead expenses		
1. WSIB administration	\$0.348	
2. Legislative obligations	\$0.136	
3. Total overhead expenses	\$0.484	40%
C. Past Claims Cost		
1. Past Claims Cost	\$0.000	0%
D. Total premium rate (A+B+C)	\$1.22	100%

2020 class/subclass premium rate components

O: Leisure and hospitality

Component	2020 premium rate per \$100 of insurable earnings	Percentage of 2020 premium rate
A. New Claims Cost		
1. New Claims Cost	\$0.606	59%
B. Overhead expenses		
1. WSIB administration	\$0.297	
2. Legislative obligations	\$0.123	
3. Total overhead expenses	\$0.420	41%
C. Past Claims Cost		
1. Past Claims Cost	\$0.000	0%
D. Total premium rate (A+B+C)	\$1.03	100%

2020 class/subclass premium rate components

P: Other services

Component	2020 premium rate per \$100 of insurable earnings	Percentage of 2020 premium rate
A. New Claims Cost		
1. New Claims Cost	\$0.908	63%
B. Overhead expenses		
1. WSIB administration	\$0.386	
2. Legislative obligations	\$0.154	
3. Total overhead expenses	\$0.540	37%
C. Past Claims Cost		
1. Past Claims Cost	\$0.000	0%
D. Total premium rate (A+B+C)	\$1.45	100%

2020 class/subclass premium rate components
Schedule 1

Component	2020 premium rate per \$100 of insurable earnings	Percentage of 2020 premium rate
A. New Claims Cost		
1. New Claims Cost	\$0.889	65%
B. Overhead expenses		
1. WSIB administration	\$0.340	
2. Legislative obligations	\$0.141	
3. Total overhead expenses	\$0.481	35%
C. Past Claims Cost		
1. Past Claims Cost	\$0.000	0%
D. Total premium rate (A+B+C)		
	\$1.37	100%

2020 premium rates sub-components of overhead expenses

A: Agriculture

Overhead expenses component	Overhead expenses sub-component	Premium rate component
WSIB administration		\$0.615
Legislative obligations		
	WSIAT	\$0.017
	Office of the Worker Adviser	\$0.008
	Office of the Employer Adviser	\$0.003
	OHSA	\$0.075
	Mine Rescue	\$0.000
	Program administration	\$0.000
	Institute of Work and Health	\$0.003
	Total grants	\$0.001
	SWA	\$0.049
	Health and Safety Excellence program	\$0.036
	Accreditation	\$0.024
	Workers Health and Safety Centre	\$0.007
	Health clinics	\$0.006
	Other prevention	\$0.012
	Sub-total	\$0.241
Total overhead expenses		\$0.856

2020 premium rates sub-components of overhead expenses

B: Mining, quarrying and oil and gas extraction

Overhead expenses component	Overhead expenses sub-component	Premium rate component
WSIB administration		\$0.577
Legislative obligations		
	WSIAT	\$0.016
	Office of the Worker Adviser	\$0.008
	Office of the Employer Adviser	\$0.003
	OHSA	\$0.070
	Mine Rescue*	\$0.000
	Program administration	\$0.000
	Institute of Work and Health	\$0.003
	Total grants	\$0.001
	SWA	\$0.045
	Health and Safety Excellence program	\$0.034
	Accreditation	\$0.023
	Workers Health and Safety Centre	\$0.006
	Health clinics	\$0.006
	Other prevention	\$0.011
	Sub-total	\$0.226
Total overhead expenses		\$0.803

*Mine Rescue is charged at the business level and is a premium rate modifier

2020 premium rates sub-components of overhead expenses

C: Utilities

Overhead expenses component	Overhead expenses sub-component	Premium rate component
WSIB administration		\$0.232
Legislative obligations		
	WSIAT	\$0.006
	Office of the Worker Adviser	\$0.003
	Office of the Employer Adviser	\$0.001
	OHSA	\$0.041
	Mine Rescue	\$0.000
	Program administration	\$0.000
	Institute of Work and Health	\$0.001
	Total grants	\$0.000
	SWA	\$0.027
	Health and Safety Excellence program	\$0.014
	Accreditation	\$0.009
	Workers Health and Safety Centre	\$0.003
	Health clinics	\$0.002
	Other prevention	\$0.004
	Sub-total	\$0.111
Total overhead expenses		\$0.343

2020 premium rates sub-components of overhead expenses

D1: Educational services

Overhead expenses component	Overhead expenses sub-component	Premium rate component
WSIB administration		\$0.065
Legislative obligations		
	WSIAT	\$0.002
	Office of the Worker Adviser	\$0.001
	Office of the Employer Adviser	\$0.000
	OHSA	\$0.027
	Mine Rescue	\$0.000
	Program administration	\$0.000
	Institute of Work and Health	\$0.000
	Total grants	\$0.000
	SWA	\$0.018
	Health and Safety Excellence program	\$0.004
	Accreditation	\$0.003
	Workers Health and Safety Centre	\$0.001
	Health clinics	\$0.001
	Other prevention	\$0.001
	Sub-total	\$0.058
Total overhead expenses		\$0.123

2020 premium rates sub-components of overhead expenses

D2: Public administration

Overhead expenses component	Overhead expenses sub-component	Premium rate component
WSIB administration		\$0.718
Legislative obligations		
	WSIAT	\$0.019
	Office of the Worker Adviser	\$0.010
	Office of the Employer Adviser	\$0.003
	OHSA	\$0.092
	Mine Rescue	\$0.000
	Program administration	\$0.001
	Institute of Work and Health	\$0.004
	Total grants	\$0.001
	SWA	\$0.059
	Health and Safety Excellence program	\$0.042
	Accreditation	\$0.028
	Workers Health and Safety Centre	\$0.008
	Health clinics	\$0.007
	Other prevention	\$0.014
	Sub-total	\$0.288
Total overhead expenses		\$1.006

2020 premium rates sub-components of overhead expenses

D3: Hospitals

Overhead expenses component	Overhead expenses sub-component	Premium rate component
WSIB administration		\$0.228
Legislative obligations		
	WSIAT	\$0.006
	Office of the Worker Adviser	\$0.003
	Office of the Employer Adviser	\$0.001
	OHSA	\$0.036
	Mine Rescue	\$0.000
	Program administration	\$0.000
	Institute of Work and Health	\$0.001
	Total grants	\$0.000
	SWA	\$0.024
	Health and Safety Excellence program	\$0.013
	Accreditation	\$0.009
	Workers Health and Safety Centre	\$0.003
	Health clinics	\$0.002
	Other prevention	\$0.004
	Sub-total	\$0.102
Total overhead expenses		\$0.330

2020 premium rates sub-components of overhead expenses

E1: Food, textiles and related manufacturing

Overhead expenses component	Overhead expenses sub-component	Premium rate component
WSIB administration		\$0.372
Legislative obligations		
	WSIAT	\$0.010
	Office of the Worker Adviser	\$0.005
	Office of the Employer Adviser	\$0.002
	OHSA	\$0.045
	Mine Rescue	\$0.000
	Program administration	\$0.000
	Institute of Work and Health	\$0.002
	Total grants	\$0.001
	SWA	\$0.029
	Health and Safety Excellence program	\$0.022
	Accreditation	\$0.015
	Workers Health and Safety Centre	\$0.004
	Health clinics	\$0.004
	Other prevention	\$0.007
	Sub-total	\$0.146
Total overhead expenses		\$0.518

2020 premium rates sub-components of overhead expenses

E2: Non-metallic and mineral manufacturing

Overhead expenses component	Overhead expenses sub-component	Premium rate component
WSIB administration		\$0.476
Legislative obligations		
	WSIAT	\$0.013
	Office of the Worker Adviser	\$0.007
	Office of the Employer Adviser	\$0.002
	OHSA	\$0.058
	Mine Rescue	\$0.000
	Program administration	\$0.000
	Institute of Work and Health	\$0.003
	Total grants	\$0.001
	SWA	\$0.038
	Health and Safety Excellence program	\$0.028
	Accreditation	\$0.019
	Workers Health and Safety Centre	\$0.005
	Health clinics	\$0.005
	Other prevention	\$0.009
	Sub-total	\$0.188
Total overhead expenses		\$0.664

2020 premium rates sub-components of overhead expenses

E3: Printing, petroleum and chemical manufacturing

Overhead expenses component	Overhead expenses sub-component	Premium rate component
WSIB administration		\$0.308
Legislative obligations		
	WSIAT	\$0.008
	Office of the Worker Adviser	\$0.004
	Office of the Employer Adviser	\$0.001
	OHSA	\$0.040
	Mine Rescue	\$0.000
	Program administration	\$0.000
	Institute of Work and Health	\$0.002
	Total grants	\$0.001
	SWA	\$0.026
	Health and Safety Excellence program	\$0.018
	Accreditation	\$0.012
	Workers Health and Safety Centre	\$0.003
	Health clinics	\$0.003
	Other prevention	\$0.006
	Sub-total	\$0.124
Total overhead expenses		\$0.432

2020 premium rates sub-components of overhead expenses

E4: Metal, transportation equipment and furniture manufacturing

Overhead expenses component	Overhead expenses sub-component	Premium rate component
WSIB administration		\$0.446
Legislative obligations		
	WSIAT	\$0.012
	Office of the Worker Adviser	\$0.006
	Office of the Employer Adviser	\$0.002
	OHSA	\$0.056
	Mine Rescue	\$0.000
	Program administration	\$0.000
	Institute of Work and Health	\$0.002
	Total grants	\$0.001
	SWA	\$0.036
	Health and Safety Excellence program	\$0.026
	Accreditation	\$0.017
	Workers Health and Safety Centre	\$0.005
	Health clinics	\$0.005
	Other prevention	\$0.008
	Sub-total	\$0.176
Total overhead expenses		\$0.622

2020 premium rates sub-components of overhead expenses

E5: Machinery, electrical equipment and miscellaneous manufacturing

Overhead expenses component	Overhead expenses sub-component	Premium rate component
WSIB administration		\$0.349
Legislative obligations		
	WSIAT	\$0.009
	Office of the Worker Adviser	\$0.005
	Office of the Employer Adviser	\$0.002
	OHSA	\$0.042
	Mine Rescue	\$0.000
	Program administration	\$0.000
	Institute of Work and Health	\$0.002
	Total grants	\$0.001
	SWA	\$0.027
	Health and Safety Excellence program	\$0.020
	Accreditation	\$0.014
	Workers Health and Safety Centre	\$0.004
	Health clinics	\$0.004
	Other prevention	\$0.007
	Sub-total	\$0.137
Total overhead expenses		\$0.486

2020 premium rates sub-components of overhead expenses

E6: Computer and electronic manufacturing

Overhead expenses component	Overhead expenses sub-component	Premium rate component
WSIB administration		\$0.047
Legislative obligations		
	WSIAT	\$0.001
	Office of the Worker Adviser	\$0.001
	Office of the Employer Adviser	\$0.000
	OHSA	\$0.027
	Mine Rescue	\$0.000
	Program administration	\$0.000
	Institute of Work and Health	\$0.000
	Total grants	\$0.000
	SWA	\$0.018
	Health and Safety Excellence program	\$0.003
	Accreditation	\$0.002
	Workers Health and Safety Centre	\$0.001
	Health clinics	\$0.000
	Other prevention	\$0.001
	Sub-total	\$0.054
Total overhead expenses		\$0.101

2020 premium rates sub-components of overhead expenses

F1: Rail, water, truck transportation and postal service

Overhead expenses component	Overhead expenses sub-component	Premium rate component
WSIB administration		\$0.854
Legislative obligations		
	WSIAT	\$0.023
	Office of the Worker Adviser	\$0.012
	Office of the Employer Adviser	\$0.004
	OHSA	\$0.005
	Mine Rescue	\$0.000
	Program administration	\$0.001
	Institute of Work and Health	\$0.005
	Total grants	\$0.002
	SWA	\$0.061
	Health and Safety Excellence program	\$0.050
	Accreditation	\$0.033
	Workers Health and Safety Centre	\$0.010
	Health clinics	\$0.009
	Other prevention	\$0.016
	Sub-total	\$0.231
Total overhead expenses		\$1.085

2020 premium rates sub-components of overhead expenses

F2: Air, transit, ground passenger, recreational and pipeline transportation, courier services and warehousing

Overhead expenses component	Overhead expenses sub-component	Premium rate component
WSIB administration		\$0.426
Legislative obligations		
	WSIAT	\$0.012
	Office of the Worker Adviser	\$0.006
	Office of the Employer Adviser	\$0.002
	OHSA	\$0.026
	Mine Rescue	\$0.000
	Program administration	\$0.000
	Institute of Work and Health	\$0.002
	Total grants	\$0.001
	SWA	\$0.021
	Health and Safety Excellence program	\$0.025
	Accreditation	\$0.017
	Workers Health and Safety Centre	\$0.005
	Health clinics	\$0.004
	Other prevention	\$0.008
	Sub-total	\$0.129
Total overhead expenses		\$0.555

2020 premium rates sub-components of overhead expenses

G1: Building construction

Overhead expenses component	Overhead expenses sub-component	Premium rate component
WSIB administration		\$0.471
Legislative obligations		
	WSIAT	\$0.013
	Office of the Worker Adviser	\$0.007
	Office of the Employer Adviser	\$0.002
	OHSA	\$0.059
	Mine Rescue	\$0.000
	Program administration	\$0.000
	Institute of Work and Health	\$0.003
	Total grants	\$0.001
	SWA	\$0.038
	Health and Safety Excellence program	\$0.028
	Accreditation	\$0.018
	Workers Health and Safety Centre	\$0.005
	Health clinics	\$0.005
	Other prevention	\$0.009
	Sub-total	\$0.188
Total overhead expenses		\$0.659

2020 premium rates sub-components of overhead expenses

G2: Infrastructure construction

Overhead expenses component	Overhead expenses sub-component	Premium rate component
WSIB administration		\$0.521
Legislative obligations		
	WSIAT	\$0.014
	Office of the Worker Adviser	\$0.007
	Office of the Employer Adviser	\$0.002
	OHSA	\$0.061
	Mine Rescue	\$0.000
	Program administration	\$0.000
	Institute of Work and Health	\$0.003
	Total grants	\$0.001
	SWA	\$0.041
	Health and Safety Excellence program	\$0.031
	Accreditation	\$0.020
	Workers Health and Safety Centre	\$0.006
	Health clinics	\$0.005
	Other prevention	\$0.010
	Sub-total	\$0.201
Total overhead expenses		\$0.722

2020 premium rates sub-components of overhead expenses
G3: Foundation, structure and building exterior construction

Overhead expenses component	Overhead expenses sub-component	Premium rate component
WSIB administration		\$0.873
Legislative obligations		
	WSIAT	\$0.024
	Office of the Worker Adviser	\$0.012
	Office of the Employer Adviser	\$0.004
	OHSA	\$0.110
	Mine Rescue	\$0.000
	Program administration	\$0.001
	Institute of Work and Health	\$0.005
	Total grants	\$0.002
	SWA	\$0.071
	Health and Safety Excellence program	\$0.051
	Accreditation	\$0.034
	Workers Health and Safety Centre	\$0.010
	Health clinics	\$0.009
	Other prevention	\$0.016
	Sub-total	\$0.349
Total overhead expenses		\$1.222

2020 premium rates sub-components of overhead expenses

G4: Building equipment construction

Overhead expenses component	Overhead expenses sub-component	Premium rate component
WSIB administration		\$0.441
Legislative obligations		
	WSIAT	\$0.012
	Office of the Worker Adviser	\$0.006
	Office of the Employer Adviser	\$0.002
	OHSA	\$0.055
	Mine Rescue	\$0.000
	Program administration	\$0.000
	Institute of Work and Health	\$0.002
	Total grants	\$0.001
	SWA	\$0.035
	Health and Safety Excellence program	\$0.026
	Accreditation	\$0.017
	Workers Health and Safety Centre	\$0.005
	Health clinics	\$0.004
	Other prevention	\$0.008
	Sub-total	\$0.173
Total overhead expenses		\$0.614

2020 premium rates sub-components of overhead expenses

G5: Specialty trades construction

Overhead expenses component	Overhead expenses sub-component	Premium rate component
WSIB administration		\$0.541
Legislative obligations		
	WSIAT	\$0.015
	Office of the Worker Adviser	\$0.007
	Office of the Employer Adviser	\$0.002
	OHSA	\$0.066
	Mine Rescue	\$0.000
	Program administration	\$0.000
	Institute of Work and Health	\$0.003
	Total grants	\$0.001
	SWA	\$0.043
	Health and Safety Excellence program	\$0.032
	Accreditation	\$0.021
	Workers Health and Safety Centre	\$0.006
	Health clinics	\$0.005
	Other prevention	\$0.010
	Sub-total	\$0.211
Total overhead expenses		\$0.752

2020 premium rates sub-components of overhead expenses

H1: Petroleum, food, motor vehicle and miscellaneous wholesale

Overhead expenses component	Overhead expenses sub-component	Premium rate component
WSIB administration		\$0.439
Legislative obligations		
	WSIAT	\$0.012
	Office of the Worker Adviser	\$0.006
	Office of the Employer Adviser	\$0.002
	OHSA	\$0.051
	Mine Rescue	\$0.000
	Program administration	\$0.000
	Institute of Work and Health	\$0.002
	Total grants	\$0.001
	SWA	\$0.034
	Health and Safety Excellence program	\$0.026
	Accreditation	\$0.017
	Workers Health and Safety Centre	\$0.005
	Health clinics	\$0.004
	Other prevention	\$0.008
	Sub-total	\$0.168
Total overhead expenses		\$0.607

2020 premium rates sub-components of overhead expenses

H2: Personal and household goods, building materials and machinery wholesale

Overhead expenses component	Overhead expenses sub-component	Premium rate component
WSIB administration		\$0.230
Legislative obligations		
	WSIAT	\$0.006
	Office of the Worker Adviser	\$0.003
	Office of the Employer Adviser	\$0.001
	OHSA	\$0.036
	Mine Rescue	\$0.000
	Program administration	\$0.000
	Institute of Work and Health	\$0.001
	Total grants	\$0.000
	SWA	\$0.023
	Health and Safety Excellence program	\$0.014
	Accreditation	\$0.009
	Workers Health and Safety Centre	\$0.003
	Health clinics	\$0.002
	Other prevention	\$0.004
	Sub-total	\$0.102
Total overhead expenses		\$0.332

2020 premium rates sub-components of overhead expenses

I1: Motor vehicles, building materials and food and beverage retail

Overhead expenses component	Overhead expenses sub-component	Premium rate component
WSIB administration		\$0.368
Legislative obligations		
	WSIAT	\$0.010
	Office of the Worker Adviser	\$0.005
	Office of the Employer Adviser	\$0.002
	OHSA	\$0.046
	Mine Rescue	\$0.000
	Program administration	\$0.000
	Institute of Work and Health	\$0.002
	Total grants	\$0.001
	SWA	\$0.030
	Health and Safety Excellence program	\$0.022
	Accreditation	\$0.014
	Workers Health and Safety Centre	\$0.004
	Health clinics	\$0.004
	Other prevention	\$0.007
	Sub-total	\$0.147
Total overhead expenses		\$0.515

2020 premium rates sub-components of overhead expenses

I2: Furniture, home furnishings, clothing and clothing accessories retail

Overhead expenses component	Overhead expenses sub-component	Premium rate component
WSIB administration		\$0.219
Legislative obligations		
	WSIAT	\$0.006
	Office of the Worker Adviser	\$0.003
	Office of the Employer Adviser	\$0.001
	OHSA	\$0.036
	Mine Rescue	\$0.000
	Program administration	\$0.000
	Institute of Work and Health	\$0.001
	Total grants	\$0.000
	SWA	\$0.023
	Health and Safety Excellence program	\$0.013
	Accreditation	\$0.009
	Workers Health and Safety Centre	\$0.002
	Health clinics	\$0.002
	Other prevention	\$0.004
	Sub-total	\$0.100
Total overhead expenses		\$0.319

2020 premium rates sub-components of overhead expenses
I3: Electronics, appliances and health and personal care retail

Overhead expenses component	Overhead expenses sub-component	Premium rate component
WSIB administration		\$0.071
Legislative obligations		
	WSIAT	\$0.002
	Office of the Worker Adviser	\$0.001
	Office of the Employer Adviser	\$0.000
	OHSA	\$0.028
	Mine Rescue	\$0.000
	Program administration	\$0.000
	Institute of Work and Health	\$0.000
	Total grants	\$0.000
	SWA	\$0.018
	Health and Safety Excellence program	\$0.004
	Accreditation	\$0.003
	Workers Health and Safety Centre	\$0.001
	Health clinics	\$0.001
	Other prevention	\$0.001
	Sub-total	\$0.059
Total overhead expenses		\$0.130

2020 premium rates sub-components of overhead expenses

I4: Specialized retail and department stores

Overhead expenses component	Overhead expenses sub-component	Premium rate component
WSIB administration		\$0.274
Legislative obligations		
	WSIAT	\$0.007
	Office of the Worker Adviser	\$0.004
	Office of the Employer Adviser	\$0.001
	OHSA	\$0.041
	Mine Rescue	\$0.000
	Program administration	\$0.000
	Institute of Work and Health	\$0.002
	Total grants	\$0.000
	SWA	\$0.027
	Health and Safety Excellence program	\$0.016
	Accreditation	\$0.011
	Workers Health and Safety Centre	\$0.003
	Health clinics	\$0.003
	Other prevention	\$0.005
	Sub-total	\$0.120
Total overhead expenses		\$0.394

2020 premium rates sub-components of overhead expenses

J: Information and culture

Overhead expenses component	Overhead expenses sub-component	Premium rate component
WSIB administration		\$0.091
Legislative obligations		
	WSIAT	\$0.002
	Office of the Worker Adviser	\$0.001
	Office of the Employer Adviser	\$0.000
	OHSA	\$0.018
	Mine Rescue	\$0.000
	Program administration	\$0.000
	Institute of Work and Health	\$0.001
	Total grants	\$0.000
	SWA	\$0.012
	Health and Safety Excellence program	\$0.005
	Accreditation	\$0.004
	Workers Health and Safety Centre	\$0.001
	Health clinics	\$0.001
	Other prevention	\$0.002
	Sub-total	\$0.047
Total overhead expenses		\$0.138

2020 premium rates sub-components of overhead expenses

K: Finance, management and leasing

Overhead expenses component	Overhead expenses sub-component	Premium rate component
WSIB administration		\$0.242
Legislative obligations		
	WSIAT	\$0.007
	Office of the Worker Adviser	\$0.003
	Office of the Employer Adviser	\$0.001
	OHSA	\$0.036
	Mine Rescue	\$0.000
	Program administration	\$0.000
	Institute of Work and Health	\$0.001
	Total grants	\$0.000
	SWA	\$0.023
	Health and Safety Excellence program	\$0.014
	Accreditation	\$0.009
	Workers Health and Safety Centre	\$0.003
	Health clinics	\$0.002
	Other prevention	\$0.005
	Sub-total	\$0.104
Total overhead expenses		\$0.346

2020 premium rates sub-components of overhead expenses

L: Professional, scientific and technical

Overhead expenses component	Overhead expenses sub-component	Premium rate component
WSIB administration		\$0.056
Legislative obligations		
	WSIAT	\$0.002
	Office of the Worker Adviser	\$0.001
	Office of the Employer Adviser	\$0.000
	OHSA	\$0.026
	Mine Rescue	\$0.000
	Program administration	\$0.000
	Institute of Work and Health	\$0.000
	Total grants	\$0.000
	SWA	\$0.017
	Health and Safety Excellence program	\$0.003
	Accreditation	\$0.002
	Workers Health and Safety Centre	\$0.001
	Health clinics	\$0.001
	Other prevention	\$0.001
	Sub-total	\$0.054
Total overhead expenses		\$0.110

2020 premium rates sub-components of overhead expenses

M: Administration, services to buildings, dwellings and open spaces

Overhead expenses component	Overhead expenses sub-component	Premium rate component
WSIB administration		\$0.414
Legislative obligations		
	WSIAT	\$0.011
	Office of the Worker Adviser	\$0.006
	Office of the Employer Adviser	\$0.002
	OHSA	\$0.041
	Mine Rescue	\$0.000
	Program administration	\$0.000
	Institute of Work and Health	\$0.002
	Total grants	\$0.001
	SWA	\$0.031
	Health and Safety Excellence program	\$0.024
	Accreditation	\$0.016
	Workers Health and Safety Centre	\$0.005
	Health clinics	\$0.004
	Other prevention	\$0.008
	Sub-total	\$0.151
Total overhead expenses		\$0.565

2020 premium rates sub-components of overhead expenses

N1: Ambulatory health care

Overhead expenses component	Overhead expenses sub-component	Premium rate component
WSIB administration		\$0.380
Legislative obligations		
	WSIAT	\$0.010
	Office of the Worker Adviser	\$0.005
	Office of the Employer Adviser	\$0.002
	OHSA	\$0.044
	Mine Rescue	\$0.000
	Program administration	\$0.000
	Institute of Work and Health	\$0.002
	Total grants	\$0.001
	SWA	\$0.029
	Health and Safety Excellence program	\$0.022
	Accreditation	\$0.015
	Workers Health and Safety Centre	\$0.004
	Health clinics	\$0.004
	Other prevention	\$0.007
	Sub-total	\$0.145
Total overhead expenses		\$0.525

2020 premium rates sub-components of overhead expenses

N2: Nursing and residential care facilities

Overhead expenses component	Overhead expenses sub-component	Premium rate component
WSIB administration		\$0.470
Legislative obligations		
	WSIAT	\$0.013
	Office of the Worker Adviser	\$0.006
	Office of the Employer Adviser	\$0.002
	OHSA	\$0.055
	Mine Rescue	\$0.000
	Program administration	\$0.000
	Institute of Work and Health	\$0.003
	Total grants	\$0.001
	SWA	\$0.036
	Health and Safety Excellence program	\$0.028
	Accreditation	\$0.018
	Workers Health and Safety Centre	\$0.005
	Health clinics	\$0.005
	Other prevention	\$0.009
	Sub-total	\$0.181
Total overhead expenses		\$0.651

2020 premium rates sub-components of overhead expenses

N3: Social assistance

Overhead expenses component	Overhead expenses sub-component	Premium rate component
WSIB administration		\$0.348
Legislative obligations		
	WSIAT	\$0.009
	Office of the Worker Adviser	\$0.005
	Office of the Employer Adviser	\$0.002
	OHSA	\$0.041
	Mine Rescue	\$0.000
	Program administration	\$0.000
	Institute of Work and Health	\$0.002
	Total grants	\$0.001
	SWA	\$0.027
	Health and Safety Excellence program	\$0.020
	Accreditation	\$0.014
	Workers Health and Safety Centre	\$0.004
	Health clinics	\$0.004
	Other prevention	\$0.007
	Sub-total	\$0.136
Total overhead expenses		\$0.484

2020 premium rates sub-components of overhead expenses

O: Leisure and hospitality

Overhead expenses component	Overhead expenses sub-component	Premium rate component
WSIB administration		\$0.297
Legislative obligations		
	WSIAT	\$0.008
	Office of the Worker Adviser	\$0.004
	Office of the Employer Adviser	\$0.001
	OHSA	\$0.040
	Mine Rescue	\$0.000
	Program administration	\$0.000
	Institute of Work and Health	\$0.002
	Total grants	\$0.001
	SWA	\$0.026
	Health and Safety Excellence program	\$0.017
	Accreditation	\$0.012
	Workers Health and Safety Centre	\$0.003
	Health clinics	\$0.003
	Other prevention	\$0.006
	Sub-total	\$0.123
Total overhead expenses		\$0.420

2020 premium rates sub-components of overhead expenses

P: Other services

Overhead expenses component	Overhead expenses sub-component	Premium rate component
WSIB administration		\$0.386
Legislative obligations		
	WSIAT	\$0.010
	Office of the Worker Adviser	\$0.005
	Office of the Employer Adviser	\$0.002
	OHSA	\$0.049
	Mine Rescue	\$0.000
	Program administration	\$0.000
	Institute of Work and Health	\$0.002
	Total grants	\$0.001
	SWA	\$0.032
	Health and Safety Excellence program	\$0.023
	Accreditation	\$0.015
	Workers Health and Safety Centre	\$0.004
	Health clinics	\$0.004
	Other prevention	\$0.007
	Sub-total	\$0.154
Total overhead expenses		\$0.540

2020 premium rates sub-components of overhead expenses

Schedule 1

Overhead expenses component	Overhead expenses sub-component	Premium rate component
WSIB administration		\$0.340
Legislative obligations		
	WSIAT	\$0.009
	Office of the Worker Adviser	\$0.005
	Office of the Employer Adviser	\$0.002
	OHSA	\$0.044
	Mine Rescue	\$0.002
	Program administration	\$0.000
	Institute of Work and Health	\$0.002
	Total grants	\$0.001
	SWA	\$0.030
	Health and Safety Excellence program	\$0.020
	Accreditation	\$0.013
	Workers Health and Safety Centre	\$0.004
	Health clinics	\$0.003
	Other prevention	\$0.006
	Sub-total	\$0.141
Total overhead expenses		\$0.481

2020 premium rates by class/subclass
Six-year historical summary

A: Agriculture

Year	Insurable earnings	Maximum insurable earnings ceiling	Average insurable earnings	Employment	Number of LTIs	Lost time injury rate	Total number of injuries	Total injury rate
2013	\$1,394,905,711	\$83,200	\$33,695	41,397	714	1.72%	2,001	4.83%
2014	\$1,480,417,951	\$84,100	\$35,749	41,412	755	1.82%	2,038	4.92%
2015	\$1,558,099,969	\$85,200	\$35,200	44,265	716	1.62%	2,034	4.60%
2016	\$1,680,906,271	\$88,000	\$36,481	46,077	723	1.57%	2,219	4.82%
2017	\$1,781,497,486	\$88,500	\$37,576	47,411	798	1.68%	2,415	5.09%
2018	\$1,957,112,690	\$90,300	\$41,754	46,872	788	1.68%	2,460	5.25%

2020 premium rates by class/subclass
Six-year historical summary

B: Mining, quarrying and oil and gas extraction

Year	Insurable earnings	Maximum insurable earnings ceiling	Average insurable earnings	Employment	Number of LTIs	Lost time injury rate	Total number of injuries	Total injury rate
2013	\$2,040,867,126	\$83,200	\$68,018	30,005	256	0.85%	1,597	5.32%
2014	\$1,982,064,444	\$84,100	\$66,764	29,687	231	0.78%	1,376	4.63%
2015	\$2,024,021,457	\$85,200	\$68,763	29,435	218	0.74%	1,262	4.29%
2016	\$1,982,207,664	\$88,000	\$70,249	28,217	186	0.66%	1,341	4.75%
2017	\$2,072,352,680	\$88,500	\$71,988	28,787	265	0.92%	1,430	4.97%
2018	\$2,203,093,747	\$90,300	\$72,853	30,240	239	0.79%	1,452	4.80%

2020 premium rates by class/subclass
Six-year historical summary

C: Utilities

Year	Insurable earnings	Maximum insurable earnings ceiling	Average insurable earnings	Employment	Number of LTIs	Lost time injury rate	Total number of injuries	Total injury rate
2013	\$3,230,602,407	\$83,200	\$69,177	46,701	139	0.30%	1,313	2.81%
2014	\$3,236,737,216	\$84,100	\$69,909	46,299	117	0.25%	1,074	2.32%
2015	\$3,232,260,243	\$85,200	\$72,560	44,546	113	0.25%	992	2.23%
2016	\$3,356,369,659	\$88,000	\$73,878	45,431	125	0.28%	1,004	2.21%
2017	\$3,388,112,205	\$88,500	\$76,703	44,172	147	0.33%	967	2.19%
2018	\$3,503,613,492	\$90,300	\$78,291	44,751	133	0.30%	921	2.06%

2020 premium rates by class/subclass
Six-year historical summary

D1: Educational services

Year	Insurable earnings	Maximum insurable earnings ceiling	Average insurable earnings	Employment	Number of LTIs	Lost time injury rate	Total number of injuries	Total injury rate
2013	\$6,576,400,647	\$83,200	\$44,654	147,275	541	0.37%	1,974	1.34%
2014	\$6,835,181,414	\$84,100	\$47,136	145,009	660	0.46%	2,120	1.46%
2015	\$7,003,455,825	\$85,200	\$46,584	150,339	515	0.34%	1,859	1.24%
2016	\$7,233,769,287	\$88,000	\$47,387	152,652	534	0.35%	1,887	1.24%
2017	\$7,485,072,256	\$88,500	\$48,794	153,401	631	0.41%	1,979	1.29%
2018	\$7,976,488,949	\$90,300	\$49,417	161,413	670	0.42%	2,069	1.28%

2020 premium rates by class/subclass
Six-year historical summary

D2: Public administration

Year	Insurable earnings	Maximum insurable earnings ceiling	Average insurable earnings	Employment	Number of LTIs	Lost time injury rate	Total number of injuries	Total injury rate
2013	\$2,214,958,918	\$83,200	\$51,884	42,691	732	1.71%	2,274	5.33%
2014	\$2,295,840,476	\$84,100	\$53,407	42,987	753	1.75%	2,283	5.31%
2015	\$2,346,304,404	\$85,200	\$54,115	43,358	721	1.66%	2,230	5.14%
2016	\$2,420,366,847	\$88,000	\$55,834	43,349	704	1.62%	2,233	5.15%
2017	\$2,513,575,317	\$88,500	\$53,885	46,647	885	1.90%	2,326	4.99%
2018	\$2,629,155,984	\$90,300	\$53,525	49,120	952	1.94%	2,504	5.10%

2020 premium rates by class/subclass
Six-year historical summary

D3: Hospitals

Year	Insurable earnings	Maximum insurable earnings ceiling	Average insurable earnings	Employment	Number of LTIs	Lost time injury rate	Total number of injuries	Total injury rate
2013	\$12,422,770,551	\$83,200	\$57,545	215,878	2,467	1.14%	8,974	4.16%
2014	\$12,787,410,604	\$84,100	\$58,214	219,663	2,406	1.10%	9,120	4.15%
2015	\$13,121,934,083	\$85,200	\$59,070	222,142	2,339	1.05%	8,560	3.85%
2016	\$13,349,171,982	\$88,000	\$60,030	222,374	2,270	1.02%	8,259	3.71%
2017	\$13,700,199,436	\$88,500	\$60,532	226,331	2,439	1.08%	8,756	3.87%
2018	\$14,309,207,996	\$90,300	\$62,111	230,382	2,900	1.26%	9,572	4.15%

2020 premium rates by class/subclass
Six-year historical summary

E1: Food, textiles and related manufacturing

Year	Insurable earnings	Maximum insurable earnings ceiling	Average insurable earnings	Employment	Number of LTIs	Lost time injury rate	Total number of injuries	Total injury rate
2013	\$5,593,464,269	\$83,200	\$37,278	150,047	1,321	0.88%	6,124	4.08%
2014	\$5,705,599,519	\$84,100	\$37,562	151,899	1,214	0.80%	5,837	3.84%
2015	\$5,795,700,006	\$85,200	\$37,481	154,630	1,218	0.79%	5,699	3.69%
2016	\$6,004,952,744	\$88,000	\$38,142	157,438	1,249	0.79%	5,971	3.79%
2017	\$6,220,778,281	\$88,500	\$38,942	159,743	1,432	0.90%	6,201	3.88%
2018	\$6,568,951,100	\$90,300	\$40,433	162,465	1,614	0.99%	6,472	3.98%

2020 premium rates by class/subclass
Six-year historical summary

E2: Non-metallic and mineral manufacturing

Year	Insurable earnings	Maximum insurable earnings ceiling	Average insurable earnings	Employment	Number of LTIs	Lost time injury rate	Total number of injuries	Total injury rate
2013	\$5,623,542,025	\$83,200	\$41,428	135,741	1,428	1.05%	7,405	5.46%
2014	\$5,797,196,271	\$84,100	\$42,331	136,950	1,448	1.06%	7,290	5.32%
2015	\$6,010,088,332	\$85,200	\$42,405	141,731	1,438	1.01%	7,581	5.35%
2016	\$6,250,519,815	\$88,000	\$43,039	145,231	1,497	1.03%	7,934	5.46%
2017	\$6,429,983,613	\$88,500	\$43,535	147,698	1,760	1.19%	8,011	5.42%
2018	\$6,712,180,368	\$90,300	\$45,361	147,973	1,885	1.27%	8,350	5.64%

2020 premium rates by class/subclass
Six-year historical summary

E3: Printing, petroleum and chemical manufacturing

Year	Insurable earnings	Maximum insurable earnings ceiling	Average insurable earnings	Employment	Number of LTIs	Lost time injury rate	Total number of injuries	Total injury rate
2013	\$4,325,946,247	\$83,200	\$42,762	101,164	532	0.53%	2,176	2.15%
2014	\$4,372,197,628	\$84,100	\$45,313	96,489	492	0.51%	2,070	2.15%
2015	\$4,413,313,304	\$85,200	\$44,569	99,021	456	0.46%	2,043	2.06%
2016	\$4,534,007,589	\$88,000	\$46,314	97,898	559	0.57%	2,127	2.17%
2017	\$4,695,507,657	\$88,500	\$44,494	105,532	574	0.54%	2,259	2.14%
2018	\$4,919,440,228	\$90,300	\$45,345	108,490	668	0.62%	2,467	2.27%

2020 premium rates by class/subclass

Six-year historical summary

E4: Metal, transportation equipment and furniture manufacturing

Year	Insurable earnings	Maximum insurable earnings ceiling	Average insurable earnings	Employment	Number of LTIs	Lost time injury rate	Total number of injuries	Total injury rate
2013	\$14,423,438,191	\$83,200	\$47,129	306,044	3,931	1.28%	20,231	6.61%
2014	\$14,783,424,792	\$84,100	\$47,460	311,491	3,772	1.21%	19,498	6.26%
2015	\$15,228,789,784	\$85,200	\$47,737	319,017	3,424	1.07%	18,969	5.95%
2016	\$15,639,084,361	\$88,000	\$48,159	324,739	3,656	1.13%	19,507	6.01%
2017	\$15,914,583,892	\$88,500	\$48,857	325,739	4,152	1.27%	19,915	6.11%
2018	\$16,575,578,464	\$90,300	\$49,274	336,396	4,328	1.29%	20,469	6.08%

2020 premium rates by class/subclass

Six-year historical summary

E5: Machinery, electrical equipment and miscellaneous manufacturing

Year	Insurable earnings	Maximum insurable earnings ceiling	Average insurable earnings	Employment	Number of LTIs	Lost time injury rate	Total number of injuries	Total injury rate
2013	\$5,089,930,502	\$83,200	\$43,801	116,206	1,166	1.00%	5,419	4.66%
2014	\$5,205,093,858	\$84,100	\$44,730	116,368	1,017	0.87%	5,169	4.44%
2015	\$5,429,981,966	\$85,200	\$44,530	121,940	1,046	0.86%	5,289	4.34%
2016	\$5,549,121,485	\$88,000	\$46,296	119,862	1,013	0.85%	5,412	4.52%
2017	\$5,815,554,962	\$88,500	\$46,062	126,255	1,143	0.91%	5,688	4.51%
2018	\$6,142,534,025	\$90,300	\$47,289	129,895	1,391	1.07%	5,949	4.58%

2020 premium rates by class/subclass
Six-year historical summary

E6: Computer and electronic manufacturing

Year	Insurable earnings	Maximum insurable earnings ceiling	Average insurable earnings	Employment	Number of LTIs	Lost time injury rate	Total number of injuries	Total injury rate
2013	\$3,633,045,416	\$83,200	\$38,750	93,757	156	0.17%	576	0.61%
2014	\$3,517,676,424	\$84,100	\$42,714	82,355	143	0.17%	564	0.68%
2015	\$3,508,293,146	\$85,200	\$38,323	91,545	116	0.13%	521	0.57%
2016	\$3,407,615,403	\$88,000	\$39,535	86,192	111	0.13%	503	0.58%
2017	\$3,438,362,040	\$88,500	\$40,803	84,268	125	0.15%	505	0.60%
2018	\$3,495,615,106	\$90,300	\$43,363	80,612	139	0.17%	513	0.64%

2020 premium rates by class/subclass
Six-year historical summary

F1: Rail, water, truck transportation and postal service

Year	Insurable earnings	Maximum insurable earnings ceiling	Average insurable earnings	Employment	Number of LTIs	Lost time injury rate	Total number of injuries	Total injury rate
2013	\$3,069,223,006	\$83,200	\$45,633	67,259	1,629	2.42%	3,405	5.06%
2014	\$3,227,186,792	\$84,100	\$47,307	68,218	1,706	2.50%	3,649	5.35%
2015	\$3,371,170,690	\$85,200	\$47,178	71,456	1,458	2.04%	3,282	4.59%
2016	\$3,397,236,222	\$88,000	\$48,138	70,572	1,545	2.19%	3,482	4.93%
2017	\$3,446,448,064	\$88,500	\$48,295	71,362	1,550	2.17%	3,382	4.74%
2018	\$3,529,945,131	\$90,300	\$50,507	69,890	1,674	2.40%	3,587	5.13%

2020 premium rates by class/subclass

Six-year historical summary

F2: Air, transit, ground passenger, recreational and pipeline transportation, courier services and warehousing

Year	Insurable earnings	Maximum insurable earnings ceiling	Average insurable earnings	Employment	Number of LTIs	Lost time injury rate	Total number of injuries	Total injury rate
2013	\$4,391,474,177	\$83,200	\$37,290	117,766	1,557	1.32%	5,036	4.28%
2014	\$4,534,291,078	\$84,100	\$37,573	120,678	1,591	1.32%	5,109	4.23%
2015	\$4,669,360,890	\$85,200	\$38,360	121,726	1,449	1.19%	4,709	3.87%
2016	\$4,815,007,458	\$88,000	\$39,375	122,286	1,530	1.25%	4,949	4.05%
2017	\$5,023,593,764	\$88,500	\$39,533	127,072	1,791	1.41%	5,215	4.10%
2018	\$5,444,691,474	\$90,300	\$41,146	132,327	2,104	1.59%	5,876	4.44%

2020 premium rates by class/subclass
Six-year historical summary

G1: Building construction

Year	Insurable earnings	Maximum insurable earnings ceiling	Average insurable earnings	Employment	Number of LTIs	Lost time injury rate	Total number of injuries	Total injury rate
2013	\$3,840,059,363	\$83,200	\$44,344	86,598	781	0.90%	3,246	3.75%
2014	\$4,200,844,231	\$84,100	\$45,476	92,374	870	0.94%	3,438	3.72%
2015	\$4,327,975,392	\$85,200	\$47,546	91,027	846	0.93%	3,063	3.36%
2016	\$4,567,851,275	\$88,000	\$48,937	93,342	798	0.85%	3,258	3.49%
2017	\$4,912,109,391	\$88,500	\$49,905	98,428	934	0.95%	3,398	3.45%
2018	\$5,084,178,736	\$90,300	\$51,625	98,483	1,022	1.04%	3,545	3.60%

2020 premium rates by class/subclass
Six-year historical summary

G2: Infrastructure construction

Year	Insurable earnings	Maximum insurable earnings ceiling	Average insurable earnings	Employment	Number of LTIs	Lost time injury rate	Total number of injuries	Total injury rate
2013	\$2,388,907,813	\$83,200	\$53,505	44,648	487	1.09%	2,906	6.51%
2014	\$2,547,931,701	\$84,100	\$55,264	46,105	492	1.07%	3,103	6.73%
2015	\$2,742,563,983	\$85,200	\$56,072	48,912	471	0.96%	2,872	5.87%
2016	\$2,822,204,389	\$88,000	\$58,052	48,615	442	0.91%	3,181	6.54%
2017	\$2,937,448,460	\$88,500	\$59,235	49,589	493	0.99%	3,232	6.52%
2018	\$3,152,969,038	\$90,300	\$58,425	53,966	499	0.92%	3,156	5.85%

2020 premium rates by class/subclass
Six-year historical summary

G3: Foundation, structure and building exterior construction

Year	Insurable earnings	Maximum insurable earnings ceiling	Average insurable earnings	Employment	Number of LTIs	Lost time injury rate	Total number of injuries	Total injury rate
2013	\$2,923,004,297	\$83,200	\$47,010	62,178	1,273	2.05%	4,750	7.64%
2014	\$3,010,113,846	\$84,100	\$46,640	64,540	1,189	1.84%	4,422	6.85%
2015	\$3,148,645,825	\$85,200	\$46,598	67,570	1,199	1.77%	4,475	6.62%
2016	\$3,246,285,969	\$88,000	\$48,298	67,214	1,234	1.84%	4,541	6.76%
2017	\$3,516,729,873	\$88,500	\$49,992	70,346	1,346	1.91%	4,730	6.72%
2018	\$3,531,891,624	\$90,300	\$52,291	67,543	1,314	1.95%	4,907	7.27%

2020 premium rates by class/subclass
Six-year historical summary

G4: Building equipment construction

Year	Insurable earnings	Maximum insurable earnings ceiling	Average insurable earnings	Employment	Number of LTIs	Lost time injury rate	Total number of injuries	Total injury rate
2013	\$6,347,727,190	\$83,200	\$52,900	119,996	1,258	1.05%	6,826	5.69%
2014	\$6,760,429,682	\$84,100	\$54,071	125,029	1,196	0.96%	6,853	5.48%
2015	\$7,067,259,804	\$85,200	\$55,192	128,048	1,188	0.93%	6,409	5.01%
2016	\$7,341,404,167	\$88,000	\$55,724	131,745	1,139	0.86%	6,332	4.81%
2017	\$7,905,328,769	\$88,500	\$56,690	139,450	1,396	1.00%	6,816	4.89%
2018	\$8,502,209,144	\$90,300	\$57,889	146,870	1,454	0.99%	7,272	4.95%

2020 premium rates by class/subclass
Six-year historical summary

G5: Specialty trades construction

Year	Insurable earnings	Maximum insurable earnings ceiling	Average insurable earnings	Employment	Number of LTIs	Lost time injury rate	Total number of injuries	Total injury rate
2013	\$3,545,093,864	\$83,200	\$45,960	77,134	964	1.25%	2,807	3.64%
2014	\$3,841,103,705	\$84,100	\$47,092	81,565	902	1.11%	2,794	3.43%
2015	\$3,999,253,271	\$85,200	\$47,016	85,062	889	1.05%	2,726	3.20%
2016	\$4,233,594,255	\$88,000	\$47,601	88,938	898	1.01%	2,895	3.26%
2017	\$4,559,242,726	\$88,500	\$48,508	93,989	1,053	1.12%	3,069	3.27%
2018	\$4,577,863,864	\$90,300	\$50,473	90,698	1,030	1.14%	3,281	3.62%

2020 premium rates by class/subclass
Six-year historical summary

H1: Petroleum, food, motor vehicle and miscellaneous wholesale

Year	Insurable earnings	Maximum insurable earnings ceiling	Average insurable earnings	Employment	Number of LTIs	Lost time injury rate	Total number of injuries	Total injury rate
2013	\$3,488,801,017	\$83,200	\$32,646	106,866	1,127	1.05%	3,326	3.11%
2014	\$3,606,018,787	\$84,100	\$33,331	108,187	1,114	1.03%	3,303	3.05%
2015	\$3,736,901,280	\$85,200	\$33,289	112,257	1,115	0.99%	3,284	2.93%
2016	\$3,843,048,278	\$88,000	\$33,802	113,692	1,067	0.94%	3,259	2.87%
2017	\$3,932,615,838	\$88,500	\$34,508	113,961	1,168	1.02%	3,392	2.98%
2018	\$4,157,414,745	\$90,300	\$36,988	112,399	1,286	1.14%	3,500	3.11%

2020 premium rates by class/subclass
Six-year historical summary

H2: Personal and household goods, building materials and machinery wholesale

Year	Insurable earnings	Maximum insurable earnings ceiling	Average insurable earnings	Employment	Number of LTIs	Lost time injury rate	Total number of injuries	Total injury rate
2013	\$8,579,223,106	\$83,200	\$34,730	247,024	1,081	0.44%	3,491	1.41%
2014	\$8,699,294,534	\$84,100	\$35,053	248,175	1,016	0.41%	3,400	1.37%
2015	\$8,936,168,861	\$85,200	\$35,840	249,337	963	0.39%	3,200	1.28%
2016	\$9,155,548,161	\$88,000	\$36,165	253,158	939	0.37%	3,248	1.28%
2017	\$9,464,266,262	\$88,500	\$37,431	252,845	1,138	0.45%	3,511	1.39%
2018	\$10,072,847,660	\$90,300	\$39,082	257,736	1,212	0.47%	3,570	1.39%

2020 premium rates by class/subclass
Six-year historical summary

I1: Motor vehicles, building materials and food and beverage retail

Year	Insurable earnings	Maximum insurable earnings ceiling	Average insurable earnings	Employment	Number of LTIs	Lost time injury rate	Total number of injuries	Total injury rate
2013	\$7,499,092,028	\$83,200	\$31,469	238,297	3,060	1.28%	10,439	4.38%
2014	\$7,745,581,520	\$84,100	\$32,818	236,019	2,957	1.25%	10,194	4.32%
2015	\$8,048,424,807	\$85,200	\$32,755	245,715	2,809	1.14%	9,980	4.06%
2016	\$8,378,079,063	\$88,000	\$33,048	253,516	2,915	1.15%	10,313	4.07%
2017	\$8,687,728,714	\$88,500	\$34,068	255,010	3,252	1.28%	10,743	4.21%
2018	\$9,143,284,185	\$90,300	\$36,370	251,397	3,328	1.32%	11,004	4.38%

2020 premium rates by class/subclass
Six-year historical summary

I2: Furniture, home furnishings, clothing and clothing accessories retail

Year	Insurable earnings	Maximum insurable earnings ceiling	Average insurable earnings	Employment	Number of LTIs	Lost time injury rate	Total number of injuries	Total injury rate
2013	\$2,938,822,066	\$83,200	\$26,965	108,987	876	0.80%	2,416	2.22%
2014	\$3,008,581,363	\$84,100	\$27,805	108,203	845	0.78%	2,244	2.07%
2015	\$3,140,137,307	\$85,200	\$27,796	112,971	807	0.71%	2,331	2.06%
2016	\$3,229,359,298	\$88,000	\$27,562	117,169	870	0.74%	2,433	2.08%
2017	\$3,331,799,167	\$88,500	\$28,671	116,208	952	0.82%	2,442	2.10%
2018	\$3,518,702,805	\$90,300	\$31,559	111,498	1,054	0.95%	2,638	2.37%

2020 premium rates by class/subclass
Six-year historical summary

I3: Electronics, appliances and health and personal care retail

Year	Insurable earnings	Maximum insurable earnings ceiling	Average insurable earnings	Employment	Number of LTIs	Lost time injury rate	Total number of injuries	Total injury rate
2013	\$3,464,668,421	\$83,200	\$34,203	101,296	311	0.31%	839	0.83%
2014	\$3,600,484,633	\$84,100	\$33,693	106,862	319	0.30%	799	0.75%
2015	\$3,812,356,957	\$85,200	\$34,946	109,093	334	0.31%	834	0.76%
2016	\$4,014,559,929	\$88,000	\$35,145	114,228	340	0.30%	858	0.75%
2017	\$4,142,364,406	\$88,500	\$35,797	115,719	407	0.35%	911	0.79%
2018	\$4,409,394,347	\$90,300	\$38,092	115,755	400	0.35%	915	0.79%

2020 premium rates by class/subclass
Six-year historical summary

I4: Specialized retail and department stores

Year	Insurable earnings	Maximum insurable earnings ceiling	Average insurable earnings	Employment	Number of LTIs	Lost time injury rate	Total number of injuries	Total injury rate
2013	\$4,864,627,639	\$83,200	\$29,406	165,428	1,732	1.05%	6,343	3.83%
2014	\$5,051,555,818	\$84,100	\$30,382	166,265	1,593	0.96%	6,125	3.68%
2015	\$5,211,699,890	\$85,200	\$30,246	172,309	1,538	0.89%	6,250	3.63%
2016	\$5,262,836,254	\$88,000	\$30,712	171,364	1,689	0.99%	6,145	3.59%
2017	\$5,469,354,882	\$88,500	\$32,019	170,818	1,934	1.13%	6,932	4.06%
2018	\$5,857,608,952	\$90,300	\$34,146	171,545	2,112	1.23%	7,344	4.28%

2020 premium rates by class/subclass
Six-year historical summary

J: Information and culture

Year	Insurable earnings	Maximum insurable earnings ceiling	Average insurable earnings	Employment	Number of LTIs	Lost time injury rate	Total number of injuries	Total injury rate
2013	\$4,265,936,452	\$83,200	\$44,745	95,338	328	0.34%	1,070	1.12%
2014	\$4,346,882,202	\$84,100	\$44,341	98,033	325	0.33%	961	0.98%
2015	\$4,467,427,288	\$85,200	\$46,380	96,322	315	0.33%	999	1.04%
2016	\$4,580,977,500	\$88,000	\$48,824	93,827	344	0.37%	1,114	1.19%
2017	\$4,496,131,536	\$88,500	\$49,222	91,343	422	0.46%	1,187	1.30%
2018	\$4,628,371,840	\$90,300	\$48,193	96,037	430	0.45%	1,284	1.34%

2020 premium rates by class/subclass
Six-year historical summary

K: Finance, management and leasing

Year	Insurable earnings	Maximum insurable earnings ceiling	Average insurable earnings	Employment	Number of LTIs	Lost time injury rate	Total number of injuries	Total injury rate
2013	\$3,689,532,978	\$83,200	\$36,668	100,621	592	0.59%	1,847	1.84%
2014	\$3,909,089,501	\$84,100	\$38,200	102,331	617	0.60%	1,863	1.82%
2015	\$4,149,951,527	\$85,200	\$38,803	106,949	611	0.57%	1,930	1.80%
2016	\$4,358,642,392	\$88,000	\$39,626	109,995	635	0.58%	1,871	1.70%
2017	\$4,603,049,147	\$88,500	\$42,096	109,346	759	0.69%	2,069	1.89%
2018	\$4,867,823,628	\$90,300	\$41,823	116,392	749	0.64%	2,084	1.79%

2020 premium rates by class/subclass
Six-year historical summary

L: Professional, scientific and technical

Year	Insurable earnings	Maximum insurable earnings ceiling	Average insurable earnings	Employment	Number of LTIs	Lost time injury rate	Total number of injuries	Total injury rate
2013	\$10,014,287,125	\$83,200	\$38,745	258,467	334	0.13%	1,196	0.46%
2014	\$10,222,388,534	\$84,100	\$39,457	259,076	291	0.11%	1,109	0.43%
2015	\$10,753,521,687	\$85,200	\$39,763	270,440	351	0.13%	1,158	0.43%
2016	\$11,470,687,603	\$88,000	\$40,981	279,900	320	0.11%	1,178	0.42%
2017	\$12,186,907,505	\$88,500	\$42,417	287,315	384	0.13%	1,279	0.45%
2018	\$13,588,346,168	\$90,300	\$43,601	311,654	438	0.14%	1,464	0.47%

2020 premium rates by class/subclass
Six-year historical summary

M: Administration, services to buildings, dwellings and open spaces

Year	Insurable earnings	Maximum insurable earnings ceiling	Average insurable earnings	Employment	Number of LTIs	Lost time injury rate	Total number of injuries	Total injury rate
2013	\$5,166,544,371	\$83,200	\$34,022	151,860	1,974	1.30%	5,836	3.84%
2014	\$5,455,046,397	\$84,100	\$34,372	158,705	1,984	1.25%	5,966	3.76%
2015	\$5,727,261,239	\$85,200	\$35,381	161,876	1,767	1.09%	5,623	3.47%
2016	\$5,881,794,456	\$88,000	\$36,279	162,124	1,967	1.21%	5,803	3.58%
2017	\$6,179,332,166	\$88,500	\$36,916	167,387	2,053	1.23%	6,076	3.63%
2018	\$6,655,516,974	\$90,300	\$38,891	171,132	2,239	1.31%	6,365	3.72%

2020 premium rates by class/subclass
Six-year historical summary

N1: Ambulatory health care

Year	Insurable earnings	Maximum insurable earnings ceiling	Average insurable earnings	Employment	Number of LTIs	Lost time injury rate	Total number of injuries	Total injury rate
2013	\$3,754,031,577	\$83,200	\$37,258	100,757	1,241	1.23%	3,464	3.44%
2014	\$3,983,195,373	\$84,100	\$38,309	103,976	1,285	1.24%	3,782	3.64%
2015	\$4,142,670,152	\$85,200	\$38,929	106,415	1,084	1.02%	3,324	3.12%
2016	\$4,215,599,460	\$88,000	\$39,537	106,624	1,144	1.07%	3,608	3.38%
2017	\$4,479,549,861	\$88,500	\$38,870	115,245	1,539	1.34%	4,487	3.89%
2018	\$4,412,993,596	\$90,300	\$40,620	108,642	1,798	1.65%	4,889	4.50%

2020 premium rates by class/subclass
Six-year historical summary

N2: Nursing and residential care facilities

Year	Insurable earnings	Maximum insurable earnings ceiling	Average insurable earnings	Employment	Number of LTIs	Lost time injury rate	Total number of injuries	Total injury rate
2013	\$4,143,275,003	\$83,200	\$35,349	117,210	2,683	2.29%	8,026	6.85%
2014	\$4,293,718,555	\$84,100	\$35,958	119,410	2,680	2.24%	8,123	6.80%
2015	\$4,534,096,478	\$85,200	\$35,933	126,182	2,730	2.16%	8,291	6.57%
2016	\$4,674,166,028	\$88,000	\$36,582	127,773	2,712	2.12%	8,810	6.90%
2017	\$4,529,021,515	\$88,500	\$38,170	118,653	2,807	2.37%	8,613	7.26%
2018	\$4,714,755,165	\$90,300	\$38,629	122,051	2,745	2.25%	8,525	6.98%

2020 premium rates by class/subclass
Six-year historical summary

N3: Social assistance

Year	Insurable earnings	Maximum insurable earnings ceiling	Average insurable earnings	Employment	Number of LTIs	Lost time injury rate	Total number of injuries	Total injury rate
2013	\$2,381,562,682	\$83,200	\$41,427	57,488	726	1.26%	1,714	2.98%
2014	\$2,452,780,581	\$84,100	\$42,409	57,836	665	1.15%	1,663	2.88%
2015	\$2,578,399,936	\$85,200	\$41,548	62,059	794	1.28%	1,809	2.91%
2016	\$2,694,846,214	\$88,000	\$42,791	62,976	763	1.21%	1,901	3.02%
2017	\$2,818,060,500	\$88,500	\$42,833	65,792	908	1.38%	1,976	3.00%
2018	\$2,988,875,496	\$90,300	\$44,040	67,867	1,093	1.61%	2,284	3.37%

2020 premium rates by class/subclass
Six-year historical summary

O: Leisure and hospitality

Year	Insurable earnings	Maximum insurable earnings ceiling	Average insurable earnings	Employment	Number of LTIs	Lost time injury rate	Total number of injuries	Total injury rate
2013	\$9,363,660,278	\$83,200	\$22,937	408,233	4,172	1.02%	12,858	3.15%
2014	\$9,831,006,979	\$84,100	\$23,357	420,896	4,068	0.97%	13,099	3.11%
2015	\$10,353,402,338	\$85,200	\$23,658	437,630	4,243	0.97%	13,217	3.02%
2016	\$10,886,238,241	\$88,000	\$24,383	446,470	4,379	0.98%	13,981	3.13%
2017	\$11,544,919,533	\$88,500	\$24,748	466,492	5,032	1.08%	14,779	3.17%
2018	\$12,376,644,399	\$90,300	\$27,439	451,057	5,432	1.20%	14,532	3.22%

2020 premium rates by class/subclass
Six-year historical summary

P: Other services

Year	Insurable earnings	Maximum insurable earnings ceiling	Average insurable earnings	Employment	Number of LTIs	Lost time injury rate	Total number of injuries	Total injury rate
2013	\$5,974,488,739	\$83,200	\$38,942	153,421	1,531	1.00%	4,795	3.13%
2014	\$6,224,970,907	\$84,100	\$38,627	161,156	1,487	0.92%	4,762	2.95%
2015	\$6,556,274,301	\$85,200	\$41,048	159,724	1,519	0.95%	4,795	3.00%
2016	\$6,712,264,794	\$88,000	\$41,050	163,516	1,503	0.92%	4,843	2.96%
2017	\$6,955,751,136	\$88,500	\$42,120	165,141	1,731	1.05%	5,009	3.03%
2018	\$7,368,191,637	\$90,300	\$43,234	170,424	1,880	1.10%	5,280	3.10%

2020 premium rates by class/subclass
Six-year historical summary

Schedule 1

Year	Insurable earnings	Maximum insurable earnings ceiling	Average insurable earnings	Employment	Number of LTIs	Lost time injury rate	Total number of injuries	Total injury rate
2013	\$172,663,915,203	\$83,200	\$39,119	4,413,778	43,100	0.98%	156,700	3.55%
2014	\$178,551,337,318	\$84,100	\$39,906	4,474,246	42,200	0.94%	155,200	3.47%
2015	\$185,147,166,422	\$85,200	\$40,205	4,605,049	40,800	0.89%	151,600	3.29%
2016	\$191,190,324,512	\$88,000	\$40,953	4,668,507	41,800	0.90%	156,400	3.35%
2017	\$198,577,333,039	\$88,500	\$41,740	4,757,497	47,400	1.00%	163,700	3.44%
2018	\$209,577,492,757	\$90,300	\$43,445	4,823,973	51,000	1.06%	170,500	3.53%

New businesses

A new business is assigned one or more six-digit code adapted from NAICS at registration according to their business activities. The business's predominant class is determined at that time.

Businesses with less than 11 months of accident experience and insurable earnings will be charged the class rate of their predominant class, subject to the transition rules applicable to all businesses, until there is sufficient accident cost and insurable earnings information to calculate a business's risk profile, so that a premium rate relative to the class rate can be calculated. Please refer to the [Employer Level Premium Rate Setting](#) policy and the [Transition](#) policy for further details.

Our new premium rate setting model ensures that all new businesses take part in the premium rate setting process as soon as possible.

Multi-rated businesses

Businesses that operate distinct and unrelated business activities can request multiple classes/subclasses and are eligible if they meet the WSIB's multi-rating policy criteria. See our policy on [Single and Multiple Premium Rates](#).

Class rates have been established reflecting minimal multi-rating. Classification shifts due to multi-rating will be reflected as part of any annual adjustments to class rates.

Non-exempt partners and executive officers in construction

Under our new premium rate-setting model, non-exempt partners and executive officers in construction, who were previously classified under rate group (RG) 755, continue to receive a separate premium rate. This premium rate reflects the low risk of their work in comparison to the rest of the construction industry. The same premium rate is assigned to all non-exempt partners and executive officers in construction in a given year, although they are classified under any one of the five construction subclasses depending on the operations of their construction business. The 2020 rate for this group is \$0.12 per 100 of insurable earnings.

The 2020 premium rate considers the collective experience of all non-exempt partners and executive officers in construction as if they were a single business in the construction subclass with the highest percentage of insurable earnings and applying the rate framework formula to it. See our policy on [Employer Level Premium Rate Setting](#).

In 2020, the construction subclass with the highest percentage of insurable earnings from non-exempt partners and executive officers in construction is G1 Building Construction based on insurable earnings in 2016, 2017 and 2018. The below chart shows the distribution of insurable earnings between construction subclasses from 2016 - 2018 (IE stands for insurable earnings).

Predominant class	2016 IE (in millions)	2017 IE (in millions)	2018 IE (in millions)	2016 - 2018 IE (in millions)	%
G1	\$131.7	\$128.9	\$149.0	\$409.7	24%
G2	\$30.0	\$30.2	\$32.7	\$92.9	6%
G3	\$68.0	\$72.8	\$79.0	\$219.8	13%
G4	\$97.9	\$100.2	\$112.3	\$310.5	18%
G5	\$85.1	\$87.1	\$93.8	\$265.9	16%
others	\$123.0	\$128.1	\$129.7	\$380.9	23%
Total	\$535.8	\$547.3	\$596.6	\$1,679.7	100%

'Others' in the chart above is composed of businesses classified only in RG 755 in 2019 (and prior years) and businesses with predominant classes other than construction. The distribution of insurable earnings in 2016- 2018 between these two groups is as follows:

Predominant class	2016 IE (in millions)	2017 IE (in millions)	2018 IE (in millions)	2016 - 2018 IE (in millions)	%
N/A (only RG 755 no other RG)	\$2.1	\$2.5	\$2.4	\$7.0	2%
Non construction predominant class	\$120.9	\$125.6	\$127.4	\$373.9	98%
Total	\$123.0	\$128.1	\$129.7	\$380.9	100%

Steps for calculating the 2020 non-exempt partners and executive officers rate

The 2019 RG 755 non-exempt partners and executive officers in construction rate was \$0.13.

Actual rate before modifiers (your rate)

Prior year rate (starting point rate from RG 755)	\$0.13
Class G1 premium rate	\$2.30
Prior year risk profile index (prior year rate/ class G1 premium rate)	0.05652
Prior year risk band	3
Band change	0
Adjusted actual risk band	3
= \$0.12 your rate before modifiers	

Transition rules are applied as for any other business:

- non-exempt partners and executive officers in construction see an increase from the starting point (\$0.13) to the projected rate (\$0.55, see calculation below)
- their actual rate is defined as the lower of starting point rate or the risk band rate containing the starting point (\$0.12).

Predictability 90 per cent (for all non-exempt partners and executive officers in construction rated as a single business)

Six year total insurable earnings (IE)	\$2,982,321,625
100% IE Predictability Standard (12,000 x maximum insurable earnings (MIE))	\$114,480,000.00
Actuarial predictability of IE (capped at 100%)	100.000%
Six year claim count	86
100% allowed claim count predictability standard	1,200
Actuarial predictability of total number of allowed claims (capped at 100%)	26.771%
Predictability value = 75% based on IE + 25% based on total number of allowed claims	81.693%
Actuarial predictability (arrived by locating the predictability value in the predictability scale)	90%

Weighted claims cost (as a single business)

Injury /illness year	Claim cost paid by 2013	Claim cost paid by 2014	Claim cost paid by 2015	Claim cost paid by 2016	Claim cost paid by 2017	Claim cost paid by 2018	Total
2013	\$1,822.47	\$1,225.00					\$3,047.47
2014		\$10,945.29	\$593.22				\$11,538.51
2015			\$22,835.03	\$1,210.83	\$6,390.25		\$30,436.11
2016				\$383,717.84	\$24,660.01	\$95,651.95	\$504,029.80
2017					\$29,311.45	\$381.10	\$29,692.55
2018						\$108,104.81	\$108,104.81
Total	\$1,822.47	\$12,170.29	\$23,428.25	\$384,928.67	\$60,361.71	\$204,137.86	\$686,849.25
Weighting	1/9	1/9	1/9	2/9	2/9	2/9	
Weighted total	\$202.50	\$1,352.25	\$2,603.14	\$85,539.70	\$13,413.71	\$45,363.97	\$148,475.28
						Total rating weighted claim cost	\$148,475.28

Weighted insurable earnings (as a single business)

Year	2013	2014	2015	2016	2017	2018	Total
Total insurable earnings	\$411,811,845	\$452,056,994	\$473,813,231	\$534,911,530	\$547,031,559	\$562,696,466	\$2,982,321,625
Weighting	1/9	1/9	1/9	2/9	2/9	2/9	
Weighted total	\$45,756,872	\$50,228,555	\$52,645,915	\$118,869,229	\$121,562,569	\$125,043,659	\$514,106,798
						Total rating weighted insurable earnings	\$514,106,798

Risk profiles

Risk profile

(as a single business)

	\$148,475.28	weighted claim cost (CC)
÷	\$514,106,797.85	weighted insurable earnings
x	100	
=	0.02888	risk profile

Class G1 risk profile

	0.18718	class G1 risk profile
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Adjusted risk profile

(as a single business)

	90%	actuarial predictability
x	0.02888	risk profile
<hr/>		
+		
	(100% - 90%)	(100% - actuarial predictability)
x	0.18718	class G1 risk profile
	0.04471021	adjusted risk profile

Adjusted risk profile index

(as a single business)

	0.04471	adjusted risk profile
÷	0.18718	class G1 risk profile
=	0.23886	adjusted risk profile index

Your projected rate before modifiers

(as a single business)

Projected risk band is determined by locating the business's adjusted risk profile index in the projected risk band table

Projected band	\$ 2.30	class G1 premium rate
x	0.23783	risk band rate factor
=	\$ 0.55	your projected rate before modifiers

Greater employer accountability mechanism

We have a mechanism in place to strengthen the link between premium rate setting and health and safety and return to work practices. Businesses in a class/subclass who have poor experience on a consistent basis become a potential candidate for further engagement on their health and safety and return to work practices. If they do not participate or cannot demonstrate improvement, then they could receive a significant rate increase three years after first identified.

The mechanism addresses two types of concerns for outliers:

- 1) encouraging health and safety and return to work practices
- 2) providing additional warranted premium equity

In 2020, a list of businesses that are potential candidates for the mechanism will be compiled with no impact to premium rates. For more information see our policy on [Employer Level Premium Rate Setting](#).

Glossary of acronyms

Acronym	Definition
CCR	Claims cost ratio
IE	Insurable earnings
LTI	Lost time injury
MIE	Maximum insurable earnings
NAICS	North American Industry Classification System
NAC	Number of allowed claims
NCC	New Claims Cost
<i>OHSA</i>	<i>Occupational Health and Safety Act</i>
PCC	Past Claims Cost
PCL	Per claim limit
RG	Rate group (in pre-2020 system)
SWA	Safe Workplace Association
TEA	Temporary Employment Agency
UFL	Unfunded liability
<i>WSIA</i>	<i>Workplace Safety and Insurance Act</i>
WSIAT	Workplace Safety and Insurance Appeals Tribunal
WSIB	Workplace Safety and Insurance Board

Contact information

Premium rates information

For more information about the premium rates or the supporting documentation presented in this manual, please contact:

Actuarial Services Division

Telephone: 416-344-3332

Fax: 416-344-2588

Email: RFActuarialServices@wsib.on.ca

Account information

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

Telephone: 416-344-1000

Toll Free: 1-800-387-0750

Fax: 416-344-4684

Toll Free Fax: 1-888-313-7373

Your data

To see how safe a workplace is or to access open data, see wsib.ca/looking-data.

Looking to log in to see data about your own business? Businesses have secure login access to Compass from our online services. Log in at wsib.ca/onlineservices.

Our website

See more information about our premium rate-setting model at wsib.ca/rateframework.

For up to date information for both businesses and employees, including prevention initiatives, return to work, forms and policy reports, please visit wsib.ca.