

2023 Premium Rates Manual

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Introduction

Premium rates summary

The average premium rate in 2023 is \$1.30, which remains unchanged from the 2022 premium rate and is the lowest it's been in more than 20 years.

Businesses eligible for a reduction will continue to see decreases to their premium rate. Businesses with projected increases due to their individual and/or class risk and experience will move up a maximum of two risk bands from their prior year risk band (approximately 10 per cent) toward their projected premium rate.

After considering the 2022 surplus distribution of \$1.27 billion and reflecting investment losses, our surplus position at the end of 2022 was close to the mid-point of the funding target range of 110 to 120 per cent. This favourable position allowed us to continue to price without margins, enabling a flat average premium rate.

Establishing premium rates

Our workplace safety and insurance system for Schedule 1 businesses is funded through both investment earnings and premium rates applied to Schedule 1 businesses' insurable earnings. Schedule 1 businesses aren't all charged the same rate. Each business is assigned to a class/subclass aligned with the North American Industry Classification System (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 insured in that class/subclass. More details on classification are available in our [Employer Classification Manual](#).

The average 2023 premium rate reflects higher New Claims Cost (NCC). This is because of expectations of higher inflation, higher expected COVID-19 claims costs and higher volume of active claims. The administration component has decreased due to a reduction in administrative expenses and an expectation of substantial insurable earnings growth in 2022 and 2023.

As of July 1, 2022, the costs and counts of COVID-19-related claims will be applied in the calculation of Schedule 1 businesses' individual premium rates. COVID-19-related claims with accident dates on or after July 1, 2022 will affect Schedule 1 businesses in the same manner as the other allowed claims they incur. Costs and counts for COVID-19-related claims allowed with accident dates on or before June 30, 2022 will be allocated on a schedule-wide basis for Schedule 1 businesses and won't be reflected in each business's individual claims history. This change does not impact the 2023 premium rates but will impact future premium rate years as the accident year 2022 emerges in the review window.

Determining 2023 rates

We calculate premium rates annually to reflect businesses' ongoing experience and the WSIB's latest financial requirements and targets. Under our rate-setting model, each of the 35 classes/subclasses has a series of risk bands and each risk band has an associated premium rate, either above or below the 2023 class rate.

The 2023 class rate represents the premium rate a business would pay based on the collective risk profile for all businesses within the class and the class's shared responsibility to maintain the insurance fund. If the 2023 class rate changes as a result of that class's overall claims experience, it will affect the other risk band rates within that class.

Each business is assigned to a projected 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.

Projected rates are determined based on our rate setting model introduced in 2020, which 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/subclass based on their risk and share of responsibility to maintain the insurance fund.

Step two: setting the projected rate for each business based on their individual claims history compared to the rest of the businesses in the class/subclass. This means your projected rate will reflect your individual claims experience and risk.

To help businesses prepare for any projected rate increases or decreases in our new model, rate movement is subject to transition rules during the transition period (as defined in the [Transition policy](#)) and regular rate setting movement rules thereafter.

Businesses in a given class that fall under the same projected risk band have similar risk profiles and will have the same projected 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 experience is predictable (or credible).
2. Prior year rate: in 2023, this will be the 2022 actual premium rate businesses paid, excluding the [mine rescue modifier](#).
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 towards the projected premium rate after the transition period. In 2023, the [Transition policy](#) will be applied.

We used the following process to determine 2023 rates:

1. Determine overall Schedule 1 average rate: \$1.30 for 2023 premium year.
2. Determine a fair cost (i.e., claims-based cost) for each NAICS class/subclass that recovers the required premium in total for the whole of Schedule 1.
3. Determine the 2023 class rate for each class that recovers the necessary premium based on insurable earnings distribution by risk band. The 2023 class rates and their corresponding risk band premium rates are included in the [2023 class rates for risk banding](#) and [table of risk band rates](#) sections.
4. Determine businesses' projected risk band and projected rate based on their experience relative to the class.
5. Determine the prior year risk band for each business by placing the prior year rate into the 2023 risk band structure. The prior year risk band and its corresponding prior year rate are determined using the table of risk band rates.
6. Compare the projected risk band for each business with the prior year risk band and apply transition rules. Transition rules (for 2023, increases of up to two risk bands for those requiring an increase or , unlimited decrease for those requiring a decrease) will determine the business's actual risk band and its corresponding actual rate.
7. Adjust actual rates as needed to recover transition costs.

See our policy on [Employer Level Premium Rate Setting](#) for more details on premium rate setting.

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

Premium components

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 – the cost required to administer the workplace compensation system in Ontario and fulfill legislative obligations.

The premium components reflect the total premium requirement for all Schedule 1 businesses. Each class/subclass's premium rate 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 the 2023 projected rate, this is 2016 to 2021. The class/subclass premium rate components section includes additional detail.

The maximum insurable earnings ceiling for 2023 is \$110,000, compared to \$100,422 in 2022.

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. Those with 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. They will be eligible if they meet the WSIB's multi-rating policy criteria. See our [Single and Multiple Premium Rates policy](#) for more information.

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](#).

These special cases are relevant only for industry classification by the WSIB, 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 data available as of January 2022. You can [contact the WSIB](#) for more information.

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 *Workplace Safety and Insurance Act*. 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 people with work-related injuries or illnesses

Businesses covered by the *Workplace Safety and Insurance Act* are divided into two groups, referred to as Schedule 1 and Schedule 2. This manual pertains to Schedule 1 businesses only.

2023 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	Residential building construction	2361
G2	Infrastructure construction	237
G3	Foundation, structure and building exterior construction	2381
G4	Building equipment construction	2382
G5	Specialty trades construction	2383-2389
G6	Non-residential building construction	2362
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

2023 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)

2023 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

2023 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

2023 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

2023 classification codes by class/subclass

D1: Governmental and related services - 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

2023 classification codes by class/subclass

D2: Governmental and related services - 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

2023 classification codes by class/subclass

D3: Governmental and related services - 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

2023 classification codes by class/subclass

E1: Manufacturing - 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

2023 classification codes by class/subclass

E1: Manufacturing - Food, textiles and related manufacturing

Classification code	Description
313320	Fabric coating
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

2023 classification codes by class/subclass

E2: Manufacturing - 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

2023 classification codes by class/subclass

E2: Manufacturing - Non-metallic and mineral manufacturing

Classification code	Description
327310	Cement manufacturing
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

2023 classification codes by class/subclass

E3: Manufacturing - 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

2023 classification codes by class/subclass

E4: Manufacturing - 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

2023 classification codes by class/subclass

E4: Manufacturing - 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

2023 classification codes by class/subclass

E5: Manufacturing - 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

2023 classification codes by class/subclass

E6: Manufacturing - 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

2023 classification codes by class/subclass

F1: Transportation and warehousing - 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

2023 classification codes by class/subclass

F2: Transportation and warehousing - 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

2023 classification codes by class/subclass

G1: Construction - Residential 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

2023 classification codes by class/subclass

G2: Construction - 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

2023 classification codes by class/subclass

G3: Construction - 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

2023 classification codes by class/subclass

G4: Construction - 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

2023 classification codes by class/subclass

G5: Construction - 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

2023 classification codes by class/subclass

G6: Construction - Non-residential building construction

Classification code	Description
001191	Supply of labour to Class G6
007060	Non-Exempt Partners and Executive Officers in Construction - G6
236210	Industrial building and structure construction
236220	Commercial and institutional building construction

2023 classification codes by class/subclass

H1: Wholesale - 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

2023 classification codes by class/subclass

H2: Wholesale - 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

2023 classification codes by class/subclass

I1: Retail - 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

2023 classification codes by class/subclass

I2: Retail - 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

2023 classification codes by class/subclass

I3: Retail - 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

2023 classification codes by class/subclass

I4: Retail - 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

2023 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
511211	Software publishers (except video game publishers)
511212	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

2023 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	Trusteed pension funds
526112	Non-trusteed pension funds
526911	Equity funds - Canadian
526912	Equity funds - foreign
526913	Mortgage funds
526914	Money market funds

2023 classification codes by class/subclass

K: Finance, management, and leasing

Classification code	Description
526915	Bond and income / dividend funds - Canadian
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

2023 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

2023 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

2023 classification codes by class/subclass

N1: Non-hospital health care and social assistance - 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

2023 classification codes by class/subclass

N2: Non-hospital health care and social assistance - 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

2023 classification codes by class/subclass

N3: Non-hospital health care and social assistance - 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

2023 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

2023 classification codes by class/subclass

O: Leisure and hospitality

Classification code	Description
721198	All other traveller accommodation
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

2023 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

2023 class rates for risk banding

Class/subclass	Description	Class rate
A	Agriculture	\$2.21
B	Mining, quarrying and oil and gas extraction	\$2.16
C	Utilities	\$0.74
D1	Educational services	\$0.38
D2	Public administration	\$3.62
D3	Hospitals	\$1.01
E1	Food, textiles and related manufacturing	\$1.32
E2	Non-metallic and mineral manufacturing	\$2.15
E3	Printing, petroleum and chemical manufacturing	\$1.10
E4	Metal, transportation equipment and furniture manufacturing	\$1.80
E5	Machinery, electrical equipment and miscellaneous manufacturing	\$1.17
E6	Computer and electronic manufacturing	\$0.27
F1	Rail, water, truck transportation and postal service	\$3.80
F2	Air, transit, ground passenger, recreational and pipeline transportation, courier services and warehousing	\$1.59
G1	Residential building construction	\$2.47
G2	Infrastructure construction	\$1.81
G3	Foundation, structure and building exterior construction	\$3.60
G4	Building equipment construction	\$1.50
G5	Specialty trades construction	\$2.16
G6	Non-residential building construction	\$1.55
H1	Petroleum, food, motor vehicle and miscellaneous wholesale	\$1.64
H2	Personal and household goods, building materials and machinery	\$0.79
I1	Motor vehicles, building materials and food and beverage retail	\$1.30
I2	Furniture, home furnishings, clothing and clothing accessories retail	\$0.87
I3	Electronics, appliances and health and personal care retail	\$0.38
I4	Specialized retail and department stores	\$1.03
J	Information and culture	\$0.40
K	Finance, management and leasing	\$0.89
L	Professional, scientific and technical	\$0.21
M	Administration, services to buildings, dwellings and open spaces	\$1.47
N1	Ambulatory health care	\$1.47
N2	Nursing and residential care facilities	\$2.01
N3	Social assistance	\$1.42
O	Leisure and hospitality	\$1.02
P	Other services	\$1.38

Table of risk band rates

We began using risk bands as part of our premium rate setting process in 2020. This process relies on pre-defined tables of risk band rates. There is one table applicable for each of the 35 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 2023 class rate (risk band 60 in the risk band tables) multiplied by 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 2023, the minimum premium rate is \$0.07. The lowest risk band for any class/subclass cannot have a rate below \$0.07. This minimum premium rate applies to all classes, but the minimum risk band differs by class.

The risk band tables are also used to determine the prior year risk band (or starting point risk band) with no limitations. The following general rules 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 multiplied by 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	Prior year rate from	Prior year rate to	Risk band rate
83	+ 23	2.983800	and above	3.071520	6.594199	and above	\$6.79
82	+ 22	2.841710	2.983800	2.925260	6.280180	6.594198	\$6.46
81	+ 21	2.706390	2.841710	2.785960	5.981123	6.280179	\$6.16
80	+ 20	2.577510	2.706390	2.653300	5.696298	5.981122	\$5.86
79	+ 19	2.454770	2.577510	2.526950	5.425043	5.696297	\$5.58
78	+ 18	2.337880	2.454770	2.406620	5.166716	5.425042	\$5.32
77	+ 17	2.226550	2.337880	2.292020	4.920677	5.166715	\$5.07
76	+ 16	2.120520	2.226550	2.182870	4.686350	4.920676	\$4.82
75	+ 15	2.019540	2.120520	2.078930	4.463184	4.686349	\$4.59
74	+ 14	1.923370	2.019540	1.979930	4.250649	4.463183	\$4.38
73	+ 13	1.831780	1.923370	1.885650	4.048235	4.250648	\$4.17
72	+ 12	1.744550	1.831780	1.795860	3.855457	4.048234	\$3.97
71	+ 11	1.661480	1.744550	1.710340	3.671872	3.855456	\$3.78
70	+ 10	1.582360	1.661480	1.628890	3.497017	3.671871	\$3.60
69	+ 9	1.507010	1.582360	1.551330	3.330493	3.497016	\$3.43
68	+ 8	1.435250	1.507010	1.477460	3.171904	3.330492	\$3.27
67	+ 7	1.366900	1.435250	1.407100	3.020850	3.171903	\$3.11
66	+ 6	1.301810	1.366900	1.340100	2.877001	3.020849	\$2.96
65	+ 5	1.239820	1.301810	1.276280	2.740003	2.877000	\$2.82
64	+ 4	1.180780	1.239820	1.215510	2.609525	2.740002	\$2.69
63	+ 3	1.124550	1.180780	1.157630	2.485257	2.609524	\$2.56
62	+ 2	1.071000	1.124550	1.102500	2.366911	2.485256	\$2.44
61	+ 1	1.020000	1.071000	1.050000	2.254201	2.366910	\$2.32
60	Class rate's risk band	0.980000	1.020000	1.000000	2.165801	2.254200	\$2.21
59	- 1	0.931000	0.980000	0.950000	2.057511	2.165800	\$2.10
58	- 2	0.884450	0.931000	0.902500	1.954636	2.057510	\$1.99
57	- 3	0.840230	0.884450	0.857380	1.856909	1.954635	\$1.89
56	- 4	0.798220	0.840230	0.814510	1.764067	1.856908	\$1.80
55	- 5	0.758310	0.798220	0.773780	1.675866	1.764066	\$1.71
54	- 6	0.720390	0.758310	0.735090	1.592063	1.675865	\$1.62
53	- 7	0.684370	0.720390	0.698340	1.512459	1.592062	\$1.54
52	- 8	0.650150	0.684370	0.663420	1.436833	1.512458	\$1.47
51	- 9	0.617640	0.650150	0.630250	1.364985	1.436832	\$1.39
50	- 10	0.586760	0.617640	0.598740	1.296741	1.364984	\$1.32
49	- 11	0.557420	0.586760	0.568800	1.231899	1.296740	\$1.26
48	- 12	0.529550	0.557420	0.540360	1.170307	1.231898	\$1.19
47	- 13	0.503070	0.529550	0.513340	1.111786	1.170306	\$1.13
46	- 14	0.477920	0.503070	0.487670	1.056204	1.111785	\$1.08
45	- 15	0.454020	0.477920	0.463290	1.003385	1.056203	\$1.02
44	- 16	0.431320	0.454020	0.440130	0.953218	1.003384	\$0.97
43	- 17	0.409750	0.431320	0.418120	0.905549	0.953217	\$0.92
42	- 18	0.389260	0.409750	0.397210	0.860266	0.905548	\$0.88
41	- 19	0.369800	0.389260	0.377350	0.817259	0.860265	\$0.83
40	- 20	0.351310	0.369800	0.358490	0.776396	0.817258	\$0.79
39	- 21	0.333740	0.351310	0.340560	0.737566	0.776395	\$0.75
38	- 22	0.317050	0.333740	0.323530	0.700682	0.737565	\$0.72
37	- 23	0.301200	0.317050	0.307360	0.665653	0.700681	\$0.68
36	- 24	0.286140	0.301200	0.291990	0.632370	0.665652	\$0.65
35	- 25	0.271830	0.286140	0.277390	0.600745	0.632369	\$0.61
34	- 26	0.258240	0.271830	0.263520	0.570711	0.600744	\$0.58
33	- 27	0.245330	0.258240	0.250340	0.542180	0.570710	\$0.55
32	- 28	0.233060	0.245330	0.237830	0.515064	0.542179	\$0.53
31	- 29	0.221410	0.233060	0.225940	0.489317	0.515063	\$0.50
30	- 30	0.210340	0.221410	0.214640	0.464852	0.489316	\$0.47
29	- 31	0.199820	0.210340	0.203910	0.441603	0.464851	\$0.45
28	- 32	0.189830	0.199820	0.193710	0.419525	0.441602	\$0.43
27	- 33	0.180340	0.189830	0.184030	0.398552	0.419524	\$0.41
26	- 34	0.171320	0.180340	0.174820	0.378618	0.398551	\$0.39
25	- 35	0.162750	0.171320	0.166080	0.359679	0.378617	\$0.37
24	- 36	0.154610	0.162750	0.157780	0.341689	0.359678	\$0.35
23	- 37	0.146880	0.154610	0.149890	0.324606	0.341688	\$0.33
22	- 38	0.139540	0.146880	0.142400	0.308384	0.324605	\$0.31
21	- 39	0.132560	0.139540	0.135280	0.292959	0.308383	\$0.30
20	- 40	0.125930	0.132560	0.128510	0.278306	0.292958	\$0.28

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	Prior year rate from	Prior year rate to	Risk band rate
19	- 41	0.119630	0.125930	0.122090	0.264383	0.278305	\$0.27
18	- 42	0.113650	0.119630	0.115980	0.251168	0.264382	\$0.26
17	- 43	0.107970	0.113650	0.110180	0.238615	0.251167	\$0.24
16	- 44	0.102570	0.107970	0.104670	0.226681	0.238614	\$0.23
15	- 45	0.097440	0.102570	0.099440	0.215343	0.226680	\$0.22
14	- 46	0.092570	0.097440	0.094470	0.204581	0.215342	\$0.21
13	- 47	0.087940	0.092570	0.089740	0.194348	0.204580	\$0.20
12	- 48	0.083540	0.087940	0.085260	0.184624	0.194347	\$0.19
11	- 49	0.079360	0.083540	0.080990	0.175387	0.184623	\$0.18
10	- 50	0.075390	0.079360	0.076940	0.166613	0.175386	\$0.17
9	- 51	0.071620	0.075390	0.073100	0.158281	0.166612	\$0.16
8	- 52	0.068040	0.071620	0.069440	0.150369	0.158280	\$0.15
7	- 53	0.064640	0.068040	0.065970	0.142855	0.150368	\$0.15
6	- 54	0.061410	0.064640	0.062670	0.135717	0.142854	\$0.14
5	- 55	0.058340	0.061410	0.059540	0.128932	0.135716	\$0.13
4	- 56	0.055420	0.058340	0.056560	0.122479	0.128931	\$0.12
3	- 57	0.052650	0.055420	0.053730	0.116358	0.122478	\$0.12
2	- 58	0.050020	0.052650	0.051050	0.110545	0.116357	\$0.11
1	- 59	0.047520	0.050020	0.048490	0.105020	0.110544	\$0.11
0	- 60	0.045140	0.047520	0.046070	0.099760	0.105019	\$0.10
-1	- 61	0.042880	0.045140	0.043770	0.094766	0.099759	\$0.10
-2	- 62	0.040740	0.042880	0.041580	0.090036	0.094765	\$0.09
-3	- 63	0.038700	0.040740	0.039500	0.085528	0.090035	\$0.09
-4	- 64	0.036770	0.038700	0.037520	0.081263	0.085527	\$0.08
-5	- 65	0.034930	0.036770	0.035650	0.077196	0.081262	\$0.08
-6	- 66	0.033180	0.034930	0.033870	0.073329	0.077195	\$0.07
-7	- 67	0.031520	0.033180	0.032170	0.069660	0.073328	\$0.07
-8	- 68	0.000000	0.031520	0.030560	0.000001	0.069659	\$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	Prior year rate from	Prior year rate to	Risk band rate
83	+ 23	2.983800	and above	3.071520	6.445009	and above	\$6.63
82	+ 22	2.841710	2.983800	2.925260	6.138095	6.445008	\$6.32
81	+ 21	2.706390	2.841710	2.785960	5.845803	6.138094	\$6.02
80	+ 20	2.577510	2.706390	2.653300	5.567423	5.845802	\$5.73
79	+ 19	2.454770	2.577510	2.526950	5.302304	5.567422	\$5.46
78	+ 18	2.337880	2.454770	2.406620	5.049822	5.302303	\$5.20
77	+ 17	2.226550	2.337880	2.292020	4.809349	5.049821	\$4.95
76	+ 16	2.120520	2.226550	2.182870	4.580324	4.809348	\$4.71
75	+ 15	2.019540	2.120520	2.078930	4.362207	4.580323	\$4.49
74	+ 14	1.923370	2.019540	1.979930	4.154480	4.362206	\$4.28
73	+ 13	1.831780	1.923370	1.885650	3.956646	4.154479	\$4.07
72	+ 12	1.744550	1.831780	1.795860	3.768229	3.956645	\$3.88
71	+ 11	1.661480	1.744550	1.710340	3.588798	3.768228	\$3.69
70	+ 10	1.582360	1.661480	1.628890	3.417899	3.588797	\$3.52
69	+ 9	1.507010	1.582360	1.551330	3.255143	3.417898	\$3.35
68	+ 8	1.435250	1.507010	1.477460	3.100141	3.255142	\$3.19
67	+ 7	1.366900	1.435250	1.407100	2.952505	3.100140	\$3.04
66	+ 6	1.301810	1.366900	1.340100	2.811911	2.952504	\$2.89
65	+ 5	1.239820	1.301810	1.276280	2.678012	2.811910	\$2.76
64	+ 4	1.180780	1.239820	1.215510	2.550486	2.678011	\$2.63
63	+ 3	1.124550	1.180780	1.157630	2.429029	2.550485	\$2.50
62	+ 2	1.071000	1.124550	1.102500	2.313361	2.429028	\$2.38
61	+ 1	1.020000	1.071000	1.050000	2.203201	2.313360	\$2.27
60	Class rate's risk band	0.980000	1.020000	1.000000	2.116801	2.203200	\$2.16
59	- 1	0.931000	0.980000	0.950000	2.010961	2.116800	\$2.05
58	- 2	0.884450	0.931000	0.902500	1.910413	2.010960	\$1.95
57	- 3	0.840230	0.884450	0.857380	1.814898	1.910412	\$1.85
56	- 4	0.798220	0.840230	0.814510	1.724156	1.814897	\$1.76
55	- 5	0.758310	0.798220	0.773780	1.637951	1.724155	\$1.67
54	- 6	0.720390	0.758310	0.735090	1.556043	1.637950	\$1.59
53	- 7	0.684370	0.720390	0.698340	1.478240	1.556042	\$1.51
52	- 8	0.650150	0.684370	0.663420	1.404325	1.478239	\$1.43
51	- 9	0.617640	0.650150	0.630250	1.334103	1.404324	\$1.36
50	- 10	0.586760	0.617640	0.598740	1.267403	1.334102	\$1.29
49	- 11	0.557420	0.586760	0.568800	1.204028	1.267402	\$1.23
48	- 12	0.529550	0.557420	0.540360	1.143829	1.204027	\$1.17
47	- 13	0.503070	0.529550	0.513340	1.086632	1.143828	\$1.11
46	- 14	0.477920	0.503070	0.487670	1.032308	1.086631	\$1.05
45	- 15	0.454020	0.477920	0.463290	0.980684	1.032307	\$1.00
44	- 16	0.431320	0.454020	0.440130	0.931652	0.980683	\$0.95
43	- 17	0.409750	0.431320	0.418120	0.885061	0.931651	\$0.90
42	- 18	0.389260	0.409750	0.397210	0.840803	0.885060	\$0.86
41	- 19	0.369800	0.389260	0.377350	0.798769	0.840802	\$0.82
40	- 20	0.351310	0.369800	0.358490	0.758831	0.798768	\$0.77
39	- 21	0.333740	0.351310	0.340560	0.720879	0.758830	\$0.74
38	- 22	0.317050	0.333740	0.323530	0.684829	0.720878	\$0.70
37	- 23	0.301200	0.317050	0.307360	0.650593	0.684828	\$0.66
36	- 24	0.286140	0.301200	0.291990	0.618063	0.650592	\$0.63
35	- 25	0.271830	0.286140	0.277390	0.587154	0.618062	\$0.60
34	- 26	0.258240	0.271830	0.263520	0.557799	0.587153	\$0.57
33	- 27	0.245330	0.258240	0.250340	0.529914	0.557798	\$0.54
32	- 28	0.233060	0.245330	0.237830	0.503411	0.529913	\$0.51
31	- 29	0.221410	0.233060	0.225940	0.478247	0.503410	\$0.49
30	- 30	0.210340	0.221410	0.214640	0.454335	0.478246	\$0.46
29	- 31	0.199820	0.210340	0.203910	0.431612	0.454334	\$0.44
28	- 32	0.189830	0.199820	0.193710	0.410034	0.431611	\$0.42
27	- 33	0.180340	0.189830	0.184030	0.389535	0.410033	\$0.40
26	- 34	0.171320	0.180340	0.174820	0.370052	0.389534	\$0.38
25	- 35	0.162750	0.171320	0.166080	0.351541	0.370051	\$0.36
24	- 36	0.154610	0.162750	0.157780	0.333959	0.351540	\$0.34
23	- 37	0.146880	0.154610	0.149890	0.317262	0.333958	\$0.32
22	- 38	0.139540	0.146880	0.142400	0.301407	0.317261	\$0.31
21	- 39	0.132560	0.139540	0.135280	0.286331	0.301406	\$0.29
20	- 40	0.125930	0.132560	0.128510	0.272010	0.286330	\$0.28

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	Prior year rate from	Prior year rate to	Risk band rate
19	- 41	0.119630	0.125930	0.122090	0.258402	0.272009	\$0.26
18	- 42	0.113650	0.119630	0.115980	0.245485	0.258401	\$0.25
17	- 43	0.107970	0.113650	0.110180	0.233216	0.245484	\$0.24
16	- 44	0.102570	0.107970	0.104670	0.221552	0.233215	\$0.23
15	- 45	0.097440	0.102570	0.099440	0.210471	0.221551	\$0.21
14	- 46	0.092570	0.097440	0.094470	0.199952	0.210470	\$0.20
13	- 47	0.087940	0.092570	0.089740	0.189951	0.199951	\$0.19
12	- 48	0.083540	0.087940	0.085260	0.180447	0.189950	\$0.18
11	- 49	0.079360	0.083540	0.080990	0.171419	0.180446	\$0.17
10	- 50	0.075390	0.079360	0.076940	0.162843	0.171418	\$0.17
9	- 51	0.071620	0.075390	0.073100	0.154700	0.162842	\$0.16
8	- 52	0.068040	0.071620	0.069440	0.146967	0.154699	\$0.15
7	- 53	0.064640	0.068040	0.065970	0.139623	0.146966	\$0.14
6	- 54	0.061410	0.064640	0.062670	0.132647	0.139622	\$0.14
5	- 55	0.058340	0.061410	0.059540	0.126015	0.132646	\$0.13
4	- 56	0.055420	0.058340	0.056560	0.119708	0.126014	\$0.12
3	- 57	0.052650	0.055420	0.053730	0.113725	0.119707	\$0.12
2	- 58	0.050020	0.052650	0.051050	0.108044	0.113724	\$0.11
1	- 59	0.047520	0.050020	0.048490	0.102644	0.108043	\$0.10
0	- 60	0.045140	0.047520	0.046070	0.097503	0.102643	\$0.10
-1	- 61	0.042880	0.045140	0.043770	0.092622	0.097502	\$0.09
-2	- 62	0.040740	0.042880	0.041580	0.087999	0.092621	\$0.09
-3	- 63	0.038700	0.040740	0.039500	0.083593	0.087998	\$0.09
-4	- 64	0.036770	0.038700	0.037520	0.079424	0.083592	\$0.08
-5	- 65	0.034930	0.036770	0.035650	0.075450	0.079423	\$0.08
-6	- 66	0.033180	0.034930	0.033870	0.071670	0.075449	\$0.07
-7	- 67	0.031520	0.033180	0.032170	0.068084	0.071669	\$0.07
-8	- 68	0.000000	0.031520	0.030560	0.000001	0.068083	\$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	Prior year rate from	Prior year rate to	Risk band rate
83	+ 23	2.983800	and above	3.071520	2.208013	and above	\$2.27
82	+ 22	2.841710	2.983800	2.925260	2.102866	2.208012	\$2.16
81	+ 21	2.706390	2.841710	2.785960	2.002730	2.102865	\$2.06
80	+ 20	2.577510	2.706390	2.653300	1.907358	2.002729	\$1.96
79	+ 19	2.454770	2.577510	2.526950	1.816531	1.907357	\$1.87
78	+ 18	2.337880	2.454770	2.406620	1.730032	1.816530	\$1.78
77	+ 17	2.226550	2.337880	2.292020	1.647648	1.730031	\$1.70
76	+ 16	2.120520	2.226550	2.182870	1.569186	1.647647	\$1.62
75	+ 15	2.019540	2.120520	2.078930	1.494461	1.569185	\$1.54
74	+ 14	1.923370	2.019540	1.979930	1.423295	1.494460	\$1.47
73	+ 13	1.831780	1.923370	1.885650	1.355518	1.423294	\$1.40
72	+ 12	1.744550	1.831780	1.795860	1.290968	1.355517	\$1.33
71	+ 11	1.661480	1.744550	1.710340	1.229496	1.290967	\$1.27
70	+ 10	1.582360	1.661480	1.628890	1.170947	1.229495	\$1.21
69	+ 9	1.507010	1.582360	1.551330	1.115188	1.170946	\$1.15
68	+ 8	1.435250	1.507010	1.477460	1.062086	1.115187	\$1.09
67	+ 7	1.366900	1.435250	1.407100	1.011507	1.062085	\$1.04
66	+ 6	1.301810	1.366900	1.340100	0.963340	1.011506	\$0.99
65	+ 5	1.239820	1.301810	1.276280	0.917468	0.963339	\$0.94
64	+ 4	1.180780	1.239820	1.215510	0.873778	0.917467	\$0.90
63	+ 3	1.124550	1.180780	1.157630	0.832168	0.873777	\$0.86
62	+ 2	1.071000	1.124550	1.102500	0.792541	0.832167	\$0.82
61	+ 1	1.020000	1.071000	1.050000	0.754801	0.792540	\$0.78
60	Class rate's risk band	0.980000	1.020000	1.000000	0.725201	0.754800	\$0.74
59	- 1	0.931000	0.980000	0.950000	0.688941	0.725200	\$0.70
58	- 2	0.884450	0.931000	0.902500	0.654494	0.688940	\$0.67
57	- 3	0.840230	0.884450	0.857380	0.621771	0.654493	\$0.63
56	- 4	0.798220	0.840230	0.814510	0.590684	0.621770	\$0.60
55	- 5	0.758310	0.798220	0.773780	0.561150	0.590683	\$0.57
54	- 6	0.720390	0.758310	0.735090	0.533090	0.561149	\$0.54
53	- 7	0.684370	0.720390	0.698340	0.506435	0.533089	\$0.52
52	- 8	0.650150	0.684370	0.663420	0.481112	0.506434	\$0.49
51	- 9	0.617640	0.650150	0.630250	0.457055	0.481111	\$0.47
50	- 10	0.586760	0.617640	0.598740	0.434203	0.457054	\$0.44
49	- 11	0.557420	0.586760	0.568800	0.412492	0.434202	\$0.42
48	- 12	0.529550	0.557420	0.540360	0.391868	0.412491	\$0.40
47	- 13	0.503070	0.529550	0.513340	0.372273	0.391867	\$0.38
46	- 14	0.477920	0.503070	0.487670	0.353662	0.372272	\$0.36
45	- 15	0.454020	0.477920	0.463290	0.335976	0.353661	\$0.34
44	- 16	0.431320	0.454020	0.440130	0.319178	0.335975	\$0.33
43	- 17	0.409750	0.431320	0.418120	0.303216	0.319177	\$0.31
42	- 18	0.389260	0.409750	0.397210	0.288053	0.303215	\$0.29
41	- 19	0.369800	0.389260	0.377350	0.273653	0.288052	\$0.28
40	- 20	0.351310	0.369800	0.358490	0.259970	0.273652	\$0.27
39	- 21	0.333740	0.351310	0.340560	0.246969	0.259969	\$0.25
38	- 22	0.317050	0.333740	0.323530	0.234618	0.246968	\$0.24
37	- 23	0.301200	0.317050	0.307360	0.222889	0.234617	\$0.23
36	- 24	0.286140	0.301200	0.291990	0.211745	0.222888	\$0.22
35	- 25	0.271830	0.286140	0.277390	0.201155	0.211744	\$0.21
34	- 26	0.258240	0.271830	0.263520	0.191099	0.201154	\$0.20
33	- 27	0.245330	0.258240	0.250340	0.181545	0.191098	\$0.19
32	- 28	0.233060	0.245330	0.237830	0.172465	0.181544	\$0.18
31	- 29	0.221410	0.233060	0.225940	0.163844	0.172464	\$0.17
30	- 30	0.210340	0.221410	0.214640	0.155653	0.163843	\$0.16
29	- 31	0.199820	0.210340	0.203910	0.147868	0.155652	\$0.15
28	- 32	0.189830	0.199820	0.193710	0.140475	0.147867	\$0.14
27	- 33	0.180340	0.189830	0.184030	0.133453	0.140474	\$0.14
26	- 34	0.171320	0.180340	0.174820	0.126778	0.133452	\$0.13
25	- 35	0.162750	0.171320	0.166080	0.120436	0.126777	\$0.12
24	- 36	0.154610	0.162750	0.157780	0.114412	0.120435	\$0.12
23	- 37	0.146880	0.154610	0.149890	0.108692	0.114411	\$0.11
22	- 38	0.139540	0.146880	0.142400	0.103261	0.108691	\$0.11
21	- 39	0.132560	0.139540	0.135280	0.098095	0.103260	\$0.10
20	- 40	0.125930	0.132560	0.128510	0.093189	0.098094	\$0.10

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	Prior year rate from	Prior year rate to	Risk band rate
19	- 41	0.119630	0.125930	0.122090	0.088527	0.093188	\$0.09
18	- 42	0.113650	0.119630	0.115980	0.084102	0.088526	\$0.09
17	- 43	0.107970	0.113650	0.110180	0.079899	0.084101	\$0.08
16	- 44	0.102570	0.107970	0.104670	0.075903	0.079898	\$0.08
15	- 45	0.097440	0.102570	0.099440	0.072107	0.075902	\$0.07
14	- 46	0.092570	0.097440	0.094470	0.068503	0.072106	\$0.07
13	- 47	0.000000	0.092570	0.089740	0.000001	0.068502	\$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	Prior year rate from	Prior year rate to	Risk band rate
83	+ 23	2.983800	and above	3.071520	1.133845	and above	\$1.17
82	+ 22	2.841710	2.983800	2.925260	1.079851	1.133844	\$1.11
81	+ 21	2.706390	2.841710	2.785960	1.028429	1.079850	\$1.06
80	+ 20	2.577510	2.706390	2.653300	0.979455	1.028428	\$1.01
79	+ 19	2.454770	2.577510	2.526950	0.932814	0.979454	\$0.96
78	+ 18	2.337880	2.454770	2.406620	0.888395	0.932813	\$0.91
77	+ 17	2.226550	2.337880	2.292020	0.846090	0.888394	\$0.87
76	+ 16	2.120520	2.226550	2.182870	0.805799	0.846089	\$0.83
75	+ 15	2.019540	2.120520	2.078930	0.767426	0.805798	\$0.79
74	+ 14	1.923370	2.019540	1.979930	0.730882	0.767425	\$0.75
73	+ 13	1.831780	1.923370	1.885650	0.696077	0.730881	\$0.72
72	+ 12	1.744550	1.831780	1.795860	0.662930	0.696076	\$0.68
71	+ 11	1.661480	1.744550	1.710340	0.631363	0.662929	\$0.65
70	+ 10	1.582360	1.661480	1.628890	0.601298	0.631362	\$0.62
69	+ 9	1.507010	1.582360	1.551330	0.572665	0.601297	\$0.59
68	+ 8	1.435250	1.507010	1.477460	0.545396	0.572664	\$0.56
67	+ 7	1.366900	1.435250	1.407100	0.519423	0.545395	\$0.53
66	+ 6	1.301810	1.366900	1.340100	0.494689	0.519422	\$0.51
65	+ 5	1.239820	1.301810	1.276280	0.471133	0.494688	\$0.48
64	+ 4	1.180780	1.239820	1.215510	0.448697	0.471132	\$0.46
63	+ 3	1.124550	1.180780	1.157630	0.427330	0.448696	\$0.44
62	+ 2	1.071000	1.124550	1.102500	0.406981	0.427329	\$0.42
61	+ 1	1.020000	1.071000	1.050000	0.387601	0.406980	\$0.40
60	Class rate's risk band	0.980000	1.020000	1.000000	0.372401	0.387600	\$0.38
59	- 1	0.931000	0.980000	0.950000	0.353781	0.372400	\$0.36
58	- 2	0.884450	0.931000	0.902500	0.336092	0.353780	\$0.34
57	- 3	0.840230	0.884450	0.857380	0.319288	0.336091	\$0.33
56	- 4	0.798220	0.840230	0.814510	0.303325	0.319287	\$0.31
55	- 5	0.758310	0.798220	0.773780	0.288159	0.303324	\$0.29
54	- 6	0.720390	0.758310	0.735090	0.273749	0.288158	\$0.28
53	- 7	0.684370	0.720390	0.698340	0.260062	0.273748	\$0.27
52	- 8	0.650150	0.684370	0.663420	0.247058	0.260061	\$0.25
51	- 9	0.617640	0.650150	0.630250	0.234704	0.247057	\$0.24
50	- 10	0.586760	0.617640	0.598740	0.222970	0.234703	\$0.23
49	- 11	0.557420	0.586760	0.568800	0.211821	0.222969	\$0.22
48	- 12	0.529550	0.557420	0.540360	0.201230	0.211820	\$0.21
47	- 13	0.503070	0.529550	0.513340	0.191168	0.201229	\$0.20
46	- 14	0.477920	0.503070	0.487670	0.181611	0.191167	\$0.19
45	- 15	0.454020	0.477920	0.463290	0.172529	0.181610	\$0.18
44	- 16	0.431320	0.454020	0.440130	0.163903	0.172528	\$0.17
43	- 17	0.409750	0.431320	0.418120	0.155706	0.163902	\$0.16
42	- 18	0.389260	0.409750	0.397210	0.147920	0.155705	\$0.15
41	- 19	0.369800	0.389260	0.377350	0.140525	0.147919	\$0.14
40	- 20	0.351310	0.369800	0.358490	0.133499	0.140524	\$0.14
39	- 21	0.333740	0.351310	0.340560	0.126822	0.133498	\$0.13
38	- 22	0.317050	0.333740	0.323530	0.120480	0.126821	\$0.12
37	- 23	0.301200	0.317050	0.307360	0.114457	0.120479	\$0.12
36	- 24	0.286140	0.301200	0.291990	0.108734	0.114456	\$0.11
35	- 25	0.271830	0.286140	0.277390	0.103296	0.108733	\$0.11
34	- 26	0.258240	0.271830	0.263520	0.098132	0.103295	\$0.10
33	- 27	0.245330	0.258240	0.250340	0.093226	0.098131	\$0.10
32	- 28	0.233060	0.245330	0.237830	0.088564	0.093225	\$0.09
31	- 29	0.221410	0.233060	0.225940	0.084137	0.088563	\$0.09
30	- 30	0.210340	0.221410	0.214640	0.079930	0.084136	\$0.08
29	- 31	0.199820	0.210340	0.203910	0.075933	0.079929	\$0.08
28	- 32	0.189830	0.199820	0.193710	0.072136	0.075932	\$0.07
27	- 33	0.180340	0.189830	0.184030	0.068530	0.072135	\$0.07
26	- 34	0.000000	0.180340	0.174820	0.000001	0.068529	\$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	Prior year rate from	Prior year rate to	Risk band rate
83	+ 23	2.983800	and above	3.071520	10.801357	and above	\$11.12
82	+ 22	2.841710	2.983800	2.925260	10.286991	10.801356	\$10.59
81	+ 21	2.706390	2.841710	2.785960	9.797133	10.286990	\$10.09
80	+ 20	2.577510	2.706390	2.653300	9.330587	9.797132	\$9.60
79	+ 19	2.454770	2.577510	2.526950	8.886268	9.330586	\$9.15
78	+ 18	2.337880	2.454770	2.406620	8.463127	8.886267	\$8.71
77	+ 17	2.226550	2.337880	2.292020	8.060112	8.463126	\$8.30
76	+ 16	2.120520	2.226550	2.182870	7.676283	8.060111	\$7.90
75	+ 15	2.019540	2.120520	2.078930	7.310736	7.676282	\$7.53
74	+ 14	1.923370	2.019540	1.979930	6.962600	7.310735	\$7.17
73	+ 13	1.831780	1.923370	1.885650	6.631045	6.962599	\$6.83
72	+ 12	1.744550	1.831780	1.795860	6.315272	6.631044	\$6.50
71	+ 11	1.661480	1.744550	1.710340	6.014559	6.315271	\$6.19
70	+ 10	1.582360	1.661480	1.628890	5.728144	6.014558	\$5.90
69	+ 9	1.507010	1.582360	1.551330	5.455377	5.728143	\$5.62
68	+ 8	1.435250	1.507010	1.477460	5.195606	5.455376	\$5.35
67	+ 7	1.366900	1.435250	1.407100	4.948179	5.195605	\$5.09
66	+ 6	1.301810	1.366900	1.340100	4.712553	4.948178	\$4.85
65	+ 5	1.239820	1.301810	1.276280	4.488149	4.712552	\$4.62
64	+ 4	1.180780	1.239820	1.215510	4.274425	4.488148	\$4.40
63	+ 3	1.124550	1.180780	1.157630	4.070872	4.274424	\$4.19
62	+ 2	1.071000	1.124550	1.102500	3.877021	4.070871	\$3.99
61	+ 1	1.020000	1.071000	1.050000	3.692401	3.877020	\$3.80
60	Class rate's risk band	0.980000	1.020000	1.000000	3.547601	3.692400	\$3.62
59	- 1	0.931000	0.980000	0.950000	3.370221	3.547600	\$3.44
58	- 2	0.884450	0.931000	0.902500	3.201710	3.370220	\$3.27
57	- 3	0.840230	0.884450	0.857380	3.041634	3.201709	\$3.10
56	- 4	0.798220	0.840230	0.814510	2.889557	3.041633	\$2.95
55	- 5	0.758310	0.798220	0.773780	2.745083	2.889556	\$2.80
54	- 6	0.720390	0.758310	0.735090	2.607813	2.745082	\$2.66
53	- 7	0.684370	0.720390	0.698340	2.477420	2.607812	\$2.53
52	- 8	0.650150	0.684370	0.663420	2.353544	2.477419	\$2.40
51	- 9	0.617640	0.650150	0.630250	2.235858	2.353543	\$2.28
50	- 10	0.586760	0.617640	0.598740	2.124072	2.235857	\$2.17
49	- 11	0.557420	0.586760	0.568800	2.017861	2.124071	\$2.06
48	- 12	0.529550	0.557420	0.540360	1.916972	2.017860	\$1.96
47	- 13	0.503070	0.529550	0.513340	1.821114	1.916971	\$1.86
46	- 14	0.477920	0.503070	0.487670	1.730071	1.821113	\$1.77
45	- 15	0.454020	0.477920	0.463290	1.643553	1.730070	\$1.68
44	- 16	0.431320	0.454020	0.440130	1.561379	1.643552	\$1.59
43	- 17	0.409750	0.431320	0.418120	1.483296	1.561378	\$1.51
42	- 18	0.389260	0.409750	0.397210	1.409122	1.483295	\$1.44
41	- 19	0.369800	0.389260	0.377350	1.338677	1.409121	\$1.37
40	- 20	0.351310	0.369800	0.358490	1.271743	1.338676	\$1.30
39	- 21	0.333740	0.351310	0.340560	1.208140	1.271742	\$1.23
38	- 22	0.317050	0.333740	0.323530	1.147722	1.208139	\$1.17
37	- 23	0.301200	0.317050	0.307360	1.090345	1.147721	\$1.11
36	- 24	0.286140	0.301200	0.291990	1.035828	1.090344	\$1.06
35	- 25	0.271830	0.286140	0.277390	0.984026	1.035827	\$1.00
34	- 26	0.258240	0.271830	0.263520	0.934830	0.984025	\$0.95
33	- 27	0.245330	0.258240	0.250340	0.888096	0.934829	\$0.91
32	- 28	0.233060	0.245330	0.237830	0.843678	0.888095	\$0.86
31	- 29	0.221410	0.233060	0.225940	0.801505	0.843677	\$0.82
30	- 30	0.210340	0.221410	0.214640	0.761432	0.801504	\$0.78
29	- 31	0.199820	0.210340	0.203910	0.723349	0.761431	\$0.74
28	- 32	0.189830	0.199820	0.193710	0.687186	0.723348	\$0.70
27	- 33	0.180340	0.189830	0.184030	0.652832	0.687185	\$0.67
26	- 34	0.171320	0.180340	0.174820	0.620179	0.652831	\$0.63
25	- 35	0.162750	0.171320	0.166080	0.589156	0.620178	\$0.60
24	- 36	0.154610	0.162750	0.157780	0.559689	0.589155	\$0.57
23	- 37	0.146880	0.154610	0.149890	0.531707	0.559688	\$0.54
22	- 38	0.139540	0.146880	0.142400	0.505136	0.531706	\$0.52
21	- 39	0.132560	0.139540	0.135280	0.479868	0.505135	\$0.49
20	- 40	0.125930	0.132560	0.128510	0.455868	0.479867	\$0.47

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	Prior year rate from	Prior year rate to	Risk band rate
19	- 41	0.119630	0.125930	0.122090	0.433062	0.455867	\$0.44
18	- 42	0.113650	0.119630	0.115980	0.411414	0.433061	\$0.42
17	- 43	0.107970	0.113650	0.110180	0.390852	0.411413	\$0.40
16	- 44	0.102570	0.107970	0.104670	0.371304	0.390851	\$0.38
15	- 45	0.097440	0.102570	0.099440	0.352734	0.371303	\$0.36
14	- 46	0.092570	0.097440	0.094470	0.335104	0.352733	\$0.34
13	- 47	0.087940	0.092570	0.089740	0.318344	0.335103	\$0.32
12	- 48	0.083540	0.087940	0.085260	0.302416	0.318343	\$0.31
11	- 49	0.079360	0.083540	0.080990	0.287284	0.302415	\$0.29
10	- 50	0.075390	0.079360	0.076940	0.272913	0.287283	\$0.28
9	- 51	0.071620	0.075390	0.073100	0.259265	0.272912	\$0.26
8	- 52	0.068040	0.071620	0.069440	0.246306	0.259264	\$0.25
7	- 53	0.064640	0.068040	0.065970	0.233998	0.246305	\$0.24
6	- 54	0.061410	0.064640	0.062670	0.222305	0.233997	\$0.23
5	- 55	0.058340	0.061410	0.059540	0.211192	0.222304	\$0.22
4	- 56	0.055420	0.058340	0.056560	0.200621	0.211191	\$0.20
3	- 57	0.052650	0.055420	0.053730	0.190594	0.200620	\$0.19
2	- 58	0.050020	0.052650	0.051050	0.181073	0.190593	\$0.18
1	- 59	0.047520	0.050020	0.048490	0.172023	0.181072	\$0.18
0	- 60	0.045140	0.047520	0.046070	0.163408	0.172022	\$0.17
-1	- 61	0.042880	0.045140	0.043770	0.155227	0.163407	\$0.16
-2	- 62	0.040740	0.042880	0.041580	0.147480	0.155226	\$0.15
-3	- 63	0.038700	0.040740	0.039500	0.140095	0.147479	\$0.14
-4	- 64	0.036770	0.038700	0.037520	0.133108	0.140094	\$0.14
-5	- 65	0.034930	0.036770	0.035650	0.126448	0.133107	\$0.13
-6	- 66	0.033180	0.034930	0.033870	0.120113	0.126447	\$0.12
-7	- 67	0.031520	0.033180	0.032170	0.114103	0.120112	\$0.12
-8	- 68	0.029940	0.031520	0.030560	0.108384	0.114102	\$0.11
-9	- 69	0.028440	0.029940	0.029040	0.102954	0.108383	\$0.11
-10	- 70	0.027020	0.028440	0.027580	0.097813	0.102953	\$0.10
-11	- 71	0.025670	0.027020	0.026200	0.092926	0.097812	\$0.09
-12	- 72	0.024390	0.025670	0.024890	0.088293	0.092925	\$0.09
-13	- 73	0.023170	0.024390	0.023650	0.083876	0.088292	\$0.09
-14	- 74	0.022010	0.023170	0.022470	0.079677	0.083875	\$0.08
-15	- 75	0.020910	0.022010	0.021340	0.075695	0.079676	\$0.08
-16	- 76	0.019860	0.020910	0.020280	0.071894	0.075694	\$0.07
-17	- 77	0.018870	0.019860	0.019260	0.068310	0.071893	\$0.07
-18	- 78	0.000000	0.018870	0.018300	0.000001	0.068309	\$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	Prior year rate from	Prior year rate to	Risk band rate
83	+ 23	2.983800	and above	3.071520	3.013639	and above	\$3.10
82	+ 22	2.841710	2.983800	2.925260	2.870128	3.013638	\$2.95
81	+ 21	2.706390	2.841710	2.785960	2.733455	2.870127	\$2.81
80	+ 20	2.577510	2.706390	2.653300	2.603286	2.733454	\$2.68
79	+ 19	2.454770	2.577510	2.526950	2.479319	2.603285	\$2.55
78	+ 18	2.337880	2.454770	2.406620	2.361260	2.479318	\$2.43
77	+ 17	2.226550	2.337880	2.292020	2.248817	2.361259	\$2.31
76	+ 16	2.120520	2.226550	2.182870	2.141726	2.248816	\$2.20
75	+ 15	2.019540	2.120520	2.078930	2.039736	2.141725	\$2.10
74	+ 14	1.923370	2.019540	1.979930	1.942605	2.039735	\$2.00
73	+ 13	1.831780	1.923370	1.885650	1.850099	1.942604	\$1.90
72	+ 12	1.744550	1.831780	1.795860	1.761997	1.850098	\$1.81
71	+ 11	1.661480	1.744550	1.710340	1.678096	1.761996	\$1.73
70	+ 10	1.582360	1.661480	1.628890	1.598185	1.678095	\$1.65
69	+ 9	1.507010	1.582360	1.551330	1.522081	1.598184	\$1.57
68	+ 8	1.435250	1.507010	1.477460	1.449604	1.522080	\$1.49
67	+ 7	1.366900	1.435250	1.407100	1.380570	1.449603	\$1.42
66	+ 6	1.301810	1.366900	1.340100	1.314829	1.380569	\$1.35
65	+ 5	1.239820	1.301810	1.276280	1.252219	1.314828	\$1.29
64	+ 4	1.180780	1.239820	1.215510	1.192589	1.252218	\$1.23
63	+ 3	1.124550	1.180780	1.157630	1.135797	1.192588	\$1.17
62	+ 2	1.071000	1.124550	1.102500	1.081711	1.135796	\$1.11
61	+ 1	1.020000	1.071000	1.050000	1.030201	1.081710	\$1.06
60	Class rate's risk band	0.980000	1.020000	1.000000	0.989801	1.030200	\$1.01
59	- 1	0.931000	0.980000	0.950000	0.940311	0.989800	\$0.96
58	- 2	0.884450	0.931000	0.902500	0.893296	0.940310	\$0.91
57	- 3	0.840230	0.884450	0.857380	0.848633	0.893295	\$0.87
56	- 4	0.798220	0.840230	0.814510	0.806203	0.848632	\$0.82
55	- 5	0.758310	0.798220	0.773780	0.765894	0.806202	\$0.78
54	- 6	0.720390	0.758310	0.735090	0.727595	0.765893	\$0.74
53	- 7	0.684370	0.720390	0.698340	0.691215	0.727594	\$0.71
52	- 8	0.650150	0.684370	0.663420	0.656653	0.691214	\$0.67
51	- 9	0.617640	0.650150	0.630250	0.623817	0.656652	\$0.64
50	- 10	0.586760	0.617640	0.598740	0.592629	0.623816	\$0.60
49	- 11	0.557420	0.586760	0.568800	0.562995	0.592628	\$0.57
48	- 12	0.529550	0.557420	0.540360	0.534847	0.562994	\$0.55
47	- 13	0.503070	0.529550	0.513340	0.508102	0.534846	\$0.52
46	- 14	0.477920	0.503070	0.487670	0.482700	0.508101	\$0.49
45	- 15	0.454020	0.477920	0.463290	0.458561	0.482699	\$0.47
44	- 16	0.431320	0.454020	0.440130	0.435634	0.458560	\$0.44
43	- 17	0.409750	0.431320	0.418120	0.413849	0.435633	\$0.42
42	- 18	0.389260	0.409750	0.397210	0.393154	0.413848	\$0.40
41	- 19	0.369800	0.389260	0.377350	0.373499	0.393153	\$0.38
40	- 20	0.351310	0.369800	0.358490	0.354824	0.373498	\$0.36
39	- 21	0.333740	0.351310	0.340560	0.337078	0.354823	\$0.34
38	- 22	0.317050	0.333740	0.323530	0.320222	0.337077	\$0.33
37	- 23	0.301200	0.317050	0.307360	0.304213	0.320221	\$0.31
36	- 24	0.286140	0.301200	0.291990	0.289002	0.304212	\$0.29
35	- 25	0.271830	0.286140	0.277390	0.274549	0.289001	\$0.28
34	- 26	0.258240	0.271830	0.263520	0.260823	0.274548	\$0.27
33	- 27	0.245330	0.258240	0.250340	0.247784	0.260822	\$0.25
32	- 28	0.233060	0.245330	0.237830	0.235392	0.247783	\$0.24
31	- 29	0.221410	0.233060	0.225940	0.223625	0.235391	\$0.23
30	- 30	0.210340	0.221410	0.214640	0.212444	0.223624	\$0.22
29	- 31	0.199820	0.210340	0.203910	0.201819	0.212443	\$0.21
28	- 32	0.189830	0.199820	0.193710	0.191729	0.201818	\$0.20
27	- 33	0.180340	0.189830	0.184030	0.182144	0.191728	\$0.19
26	- 34	0.171320	0.180340	0.174820	0.173034	0.182143	\$0.18
25	- 35	0.162750	0.171320	0.166080	0.164379	0.173033	\$0.17
24	- 36	0.154610	0.162750	0.157780	0.156157	0.164378	\$0.16
23	- 37	0.146880	0.154610	0.149890	0.148350	0.156156	\$0.15
22	- 38	0.139540	0.146880	0.142400	0.140936	0.148349	\$0.14
21	- 39	0.132560	0.139540	0.135280	0.133887	0.140935	\$0.14
20	- 40	0.125930	0.132560	0.128510	0.127190	0.133886	\$0.13

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	Prior year rate from	Prior year rate to	Risk band rate
19	- 41	0.119630	0.125930	0.122090	0.120827	0.127189	\$0.12
18	- 42	0.113650	0.119630	0.115980	0.114788	0.120826	\$0.12
17	- 43	0.107970	0.113650	0.110180	0.109051	0.114787	\$0.11
16	- 44	0.102570	0.107970	0.104670	0.103597	0.109050	\$0.11
15	- 45	0.097440	0.102570	0.099440	0.098415	0.103596	\$0.10
14	- 46	0.092570	0.097440	0.094470	0.093497	0.098414	\$0.10
13	- 47	0.087940	0.092570	0.089740	0.088820	0.093496	\$0.09
12	- 48	0.083540	0.087940	0.085260	0.084376	0.088819	\$0.09
11	- 49	0.079360	0.083540	0.080990	0.080155	0.084375	\$0.08
10	- 50	0.075390	0.079360	0.076940	0.076145	0.080154	\$0.08
9	- 51	0.071620	0.075390	0.073100	0.072337	0.076144	\$0.07
8	- 52	0.068040	0.071620	0.069440	0.068721	0.072336	\$0.07
7	- 53	0.000000	0.068040	0.065970	0.000001	0.068720	\$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	Prior year rate from	Prior year rate to	Risk band rate
83	+ 23	2.983800	and above	3.071520	3.938617	and above	\$4.05
82	+ 22	2.841710	2.983800	2.925260	3.751058	3.938616	\$3.86
81	+ 21	2.706390	2.841710	2.785960	3.572436	3.751057	\$3.68
80	+ 20	2.577510	2.706390	2.653300	3.402314	3.572435	\$3.50
79	+ 19	2.454770	2.577510	2.526950	3.240297	3.402313	\$3.34
78	+ 18	2.337880	2.454770	2.406620	3.086003	3.240296	\$3.18
77	+ 17	2.226550	2.337880	2.292020	2.939047	3.086002	\$3.03
76	+ 16	2.120520	2.226550	2.182870	2.799087	2.939046	\$2.88
75	+ 15	2.019540	2.120520	2.078930	2.665794	2.799086	\$2.74
74	+ 14	1.923370	2.019540	1.979930	2.538849	2.665793	\$2.61
73	+ 13	1.831780	1.923370	1.885650	2.417951	2.538848	\$2.49
72	+ 12	1.744550	1.831780	1.795860	2.302807	2.417950	\$2.37
71	+ 11	1.661480	1.744550	1.710340	2.193155	2.302806	\$2.26
70	+ 10	1.582360	1.661480	1.628890	2.088716	2.193154	\$2.15
69	+ 9	1.507010	1.582360	1.551330	1.989254	2.088715	\$2.05
68	+ 8	1.435250	1.507010	1.477460	1.894531	1.989253	\$1.95
67	+ 7	1.366900	1.435250	1.407100	1.804309	1.894530	\$1.86
66	+ 6	1.301810	1.366900	1.340100	1.718390	1.804308	\$1.77
65	+ 5	1.239820	1.301810	1.276280	1.636563	1.718389	\$1.68
64	+ 4	1.180780	1.239820	1.215510	1.558631	1.636562	\$1.60
63	+ 3	1.124550	1.180780	1.157630	1.484407	1.558630	\$1.53
62	+ 2	1.071000	1.124550	1.102500	1.413721	1.484406	\$1.46
61	+ 1	1.020000	1.071000	1.050000	1.346401	1.413720	\$1.39
60	Class rate's risk band	0.980000	1.020000	1.000000	1.293601	1.346400	\$1.32
59	- 1	0.931000	0.980000	0.950000	1.228921	1.293600	\$1.25
58	- 2	0.884450	0.931000	0.902500	1.167475	1.228920	\$1.19
57	- 3	0.840230	0.884450	0.857380	1.109105	1.167474	\$1.13
56	- 4	0.798220	0.840230	0.814510	1.053651	1.109104	\$1.08
55	- 5	0.758310	0.798220	0.773780	1.000970	1.053650	\$1.02
54	- 6	0.720390	0.758310	0.735090	0.950916	1.000969	\$0.97
53	- 7	0.684370	0.720390	0.698340	0.903369	0.950915	\$0.92
52	- 8	0.650150	0.684370	0.663420	0.858199	0.903368	\$0.88
51	- 9	0.617640	0.650150	0.630250	0.815286	0.858198	\$0.83
50	- 10	0.586760	0.617640	0.598740	0.774524	0.815285	\$0.79
49	- 11	0.557420	0.586760	0.568800	0.735795	0.774523	\$0.75
48	- 12	0.529550	0.557420	0.540360	0.699007	0.735794	\$0.71
47	- 13	0.503070	0.529550	0.513340	0.664053	0.699006	\$0.68
46	- 14	0.477920	0.503070	0.487670	0.630855	0.664052	\$0.64
45	- 15	0.454020	0.477920	0.463290	0.599307	0.630854	\$0.61
44	- 16	0.431320	0.454020	0.440130	0.569343	0.599306	\$0.58
43	- 17	0.409750	0.431320	0.418120	0.540871	0.569342	\$0.55
42	- 18	0.389260	0.409750	0.397210	0.513824	0.540870	\$0.52
41	- 19	0.369800	0.389260	0.377350	0.488137	0.513823	\$0.50
40	- 20	0.351310	0.369800	0.358490	0.463730	0.488136	\$0.47
39	- 21	0.333740	0.351310	0.340560	0.440538	0.463729	\$0.45
38	- 22	0.317050	0.333740	0.323530	0.418507	0.440537	\$0.43
37	- 23	0.301200	0.317050	0.307360	0.397585	0.418506	\$0.41
36	- 24	0.286140	0.301200	0.291990	0.377706	0.397584	\$0.39
35	- 25	0.271830	0.286140	0.277390	0.358817	0.377705	\$0.37
34	- 26	0.258240	0.271830	0.263520	0.340878	0.358816	\$0.35
33	- 27	0.245330	0.258240	0.250340	0.323837	0.340877	\$0.33
32	- 28	0.233060	0.245330	0.237830	0.307640	0.323836	\$0.31
31	- 29	0.221410	0.233060	0.225940	0.292262	0.307639	\$0.30
30	- 30	0.210340	0.221410	0.214640	0.277650	0.292261	\$0.28
29	- 31	0.199820	0.210340	0.203910	0.263763	0.277649	\$0.27
28	- 32	0.189830	0.199820	0.193710	0.250577	0.263762	\$0.26
27	- 33	0.180340	0.189830	0.184030	0.238050	0.250576	\$0.24
26	- 34	0.171320	0.180340	0.174820	0.226143	0.238049	\$0.23
25	- 35	0.162750	0.171320	0.166080	0.214831	0.226142	\$0.22
24	- 36	0.154610	0.162750	0.157780	0.204086	0.214830	\$0.21
23	- 37	0.146880	0.154610	0.149890	0.193883	0.204085	\$0.20
22	- 38	0.139540	0.146880	0.142400	0.184194	0.193882	\$0.19
21	- 39	0.132560	0.139540	0.135280	0.174980	0.184193	\$0.18
20	- 40	0.125930	0.132560	0.128510	0.166229	0.174979	\$0.17

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	Prior year rate from	Prior year rate to	Risk band rate
19	- 41	0.119630	0.125930	0.122090	0.157913	0.166228	\$0.16
18	- 42	0.113650	0.119630	0.115980	0.150019	0.157912	\$0.15
17	- 43	0.107970	0.113650	0.110180	0.142521	0.150018	\$0.15
16	- 44	0.102570	0.107970	0.104670	0.135393	0.142520	\$0.14
15	- 45	0.097440	0.102570	0.099440	0.128622	0.135392	\$0.13
14	- 46	0.092570	0.097440	0.094470	0.122193	0.128621	\$0.12
13	- 47	0.087940	0.092570	0.089740	0.116082	0.122192	\$0.12
12	- 48	0.083540	0.087940	0.085260	0.110274	0.116081	\$0.11
11	- 49	0.079360	0.083540	0.080990	0.104756	0.110273	\$0.11
10	- 50	0.075390	0.079360	0.076940	0.099516	0.104755	\$0.10
9	- 51	0.071620	0.075390	0.073100	0.094539	0.099515	\$0.10
8	- 52	0.068040	0.071620	0.069440	0.089814	0.094538	\$0.09
7	- 53	0.064640	0.068040	0.065970	0.085326	0.089813	\$0.09
6	- 54	0.061410	0.064640	0.062670	0.081062	0.085325	\$0.08
5	- 55	0.058340	0.061410	0.059540	0.077010	0.081061	\$0.08
4	- 56	0.055420	0.058340	0.056560	0.073155	0.077009	\$0.07
3	- 57	0.052650	0.055420	0.053730	0.069499	0.073154	\$0.07
2	- 58	0.000000	0.052650	0.051050	0.000001	0.069498	\$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	Prior year rate from	Prior year rate to	Risk band rate
83	+ 23	2.983800	and above	3.071520	6.415171	and above	\$6.60
82	+ 22	2.841710	2.983800	2.925260	6.109678	6.415170	\$6.29
81	+ 21	2.706390	2.841710	2.785960	5.818740	6.109677	\$5.99
80	+ 20	2.577510	2.706390	2.653300	5.541648	5.818739	\$5.70
79	+ 19	2.454770	2.577510	2.526950	5.277757	5.541647	\$5.43
78	+ 18	2.337880	2.454770	2.406620	5.026443	5.277756	\$5.17
77	+ 17	2.226550	2.337880	2.292020	4.787084	5.026442	\$4.93
76	+ 16	2.120520	2.226550	2.182870	4.559119	4.787083	\$4.69
75	+ 15	2.019540	2.120520	2.078930	4.342012	4.559118	\$4.47
74	+ 14	1.923370	2.019540	1.979930	4.135247	4.342011	\$4.26
73	+ 13	1.831780	1.923370	1.885650	3.938328	4.135246	\$4.05
72	+ 12	1.744550	1.831780	1.795860	3.750784	3.938327	\$3.86
71	+ 11	1.661480	1.744550	1.710340	3.572183	3.750783	\$3.68
70	+ 10	1.582360	1.661480	1.628890	3.402075	3.572182	\$3.50
69	+ 9	1.507010	1.582360	1.551330	3.240073	3.402074	\$3.34
68	+ 8	1.435250	1.507010	1.477460	3.085789	3.240072	\$3.18
67	+ 7	1.366900	1.435250	1.407100	2.938836	3.085788	\$3.03
66	+ 6	1.301810	1.366900	1.340100	2.798893	2.938835	\$2.88
65	+ 5	1.239820	1.301810	1.276280	2.665614	2.798892	\$2.74
64	+ 4	1.180780	1.239820	1.215510	2.538678	2.665613	\$2.61
63	+ 3	1.124550	1.180780	1.157630	2.417784	2.538677	\$2.49
62	+ 2	1.071000	1.124550	1.102500	2.302651	2.417783	\$2.37
61	+ 1	1.020000	1.071000	1.050000	2.193001	2.302650	\$2.26
60	Class rate's risk band	0.980000	1.020000	1.000000	2.107001	2.193000	\$2.15
59	- 1	0.931000	0.980000	0.950000	2.001651	2.107000	\$2.04
58	- 2	0.884450	0.931000	0.902500	1.901569	2.001650	\$1.94
57	- 3	0.840230	0.884450	0.857380	1.806496	1.901568	\$1.84
56	- 4	0.798220	0.840230	0.814510	1.716174	1.806495	\$1.75
55	- 5	0.758310	0.798220	0.773780	1.630368	1.716173	\$1.66
54	- 6	0.720390	0.758310	0.735090	1.548840	1.630367	\$1.58
53	- 7	0.684370	0.720390	0.698340	1.471397	1.548839	\$1.50
52	- 8	0.650150	0.684370	0.663420	1.397824	1.471396	\$1.43
51	- 9	0.617640	0.650150	0.630250	1.327927	1.397823	\$1.36
50	- 10	0.586760	0.617640	0.598740	1.261535	1.327926	\$1.29
49	- 11	0.557420	0.586760	0.568800	1.198454	1.261534	\$1.22
48	- 12	0.529550	0.557420	0.540360	1.138534	1.198453	\$1.16
47	- 13	0.503070	0.529550	0.513340	1.081602	1.138533	\$1.10
46	- 14	0.477920	0.503070	0.487670	1.027529	1.081601	\$1.05
45	- 15	0.454020	0.477920	0.463290	0.976144	1.027528	\$1.00
44	- 16	0.431320	0.454020	0.440130	0.927339	0.976143	\$0.95
43	- 17	0.409750	0.431320	0.418120	0.880964	0.927338	\$0.90
42	- 18	0.389260	0.409750	0.397210	0.836910	0.880963	\$0.85
41	- 19	0.369800	0.389260	0.377350	0.795071	0.836909	\$0.81
40	- 20	0.351310	0.369800	0.358490	0.755318	0.795070	\$0.77
39	- 21	0.333740	0.351310	0.340560	0.717542	0.755317	\$0.73
38	- 22	0.317050	0.333740	0.323530	0.681659	0.717541	\$0.70
37	- 23	0.301200	0.317050	0.307360	0.647581	0.681658	\$0.66
36	- 24	0.286140	0.301200	0.291990	0.615202	0.647580	\$0.63
35	- 25	0.271830	0.286140	0.277390	0.584436	0.615201	\$0.60
34	- 26	0.258240	0.271830	0.263520	0.555217	0.584435	\$0.57
33	- 27	0.245330	0.258240	0.250340	0.527461	0.555216	\$0.54
32	- 28	0.233060	0.245330	0.237830	0.501080	0.527460	\$0.51
31	- 29	0.221410	0.233060	0.225940	0.476033	0.501079	\$0.49
30	- 30	0.210340	0.221410	0.214640	0.452232	0.476032	\$0.46
29	- 31	0.199820	0.210340	0.203910	0.429614	0.452231	\$0.44
28	- 32	0.189830	0.199820	0.193710	0.408136	0.429613	\$0.42
27	- 33	0.180340	0.189830	0.184030	0.387732	0.408135	\$0.40
26	- 34	0.171320	0.180340	0.174820	0.368339	0.387731	\$0.38
25	- 35	0.162750	0.171320	0.166080	0.349914	0.368338	\$0.36
24	- 36	0.154610	0.162750	0.157780	0.332413	0.349913	\$0.34
23	- 37	0.146880	0.154610	0.149890	0.315793	0.332412	\$0.32
22	- 38	0.139540	0.146880	0.142400	0.300012	0.315792	\$0.31
21	- 39	0.132560	0.139540	0.135280	0.285005	0.300011	\$0.29
20	- 40	0.125930	0.132560	0.128510	0.270751	0.285004	\$0.28

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	Prior year rate from	Prior year rate to	Risk band rate
19	- 41	0.119630	0.125930	0.122090	0.257206	0.270750	\$0.26
18	- 42	0.113650	0.119630	0.115980	0.244349	0.257205	\$0.25
17	- 43	0.107970	0.113650	0.110180	0.232137	0.244348	\$0.24
16	- 44	0.102570	0.107970	0.104670	0.220527	0.232136	\$0.23
15	- 45	0.097440	0.102570	0.099440	0.209497	0.220526	\$0.21
14	- 46	0.092570	0.097440	0.094470	0.199027	0.209496	\$0.20
13	- 47	0.087940	0.092570	0.089740	0.189072	0.199026	\$0.19
12	- 48	0.083540	0.087940	0.085260	0.179612	0.189071	\$0.18
11	- 49	0.079360	0.083540	0.080990	0.170625	0.179611	\$0.17
10	- 50	0.075390	0.079360	0.076940	0.162090	0.170624	\$0.17
9	- 51	0.071620	0.075390	0.073100	0.153984	0.162089	\$0.16
8	- 52	0.068040	0.071620	0.069440	0.146287	0.153983	\$0.15
7	- 53	0.064640	0.068040	0.065970	0.138977	0.146286	\$0.14
6	- 54	0.061410	0.064640	0.062670	0.132033	0.138976	\$0.13
5	- 55	0.058340	0.061410	0.059540	0.125432	0.132032	\$0.13
4	- 56	0.055420	0.058340	0.056560	0.119154	0.125431	\$0.12
3	- 57	0.052650	0.055420	0.053730	0.113199	0.119153	\$0.12
2	- 58	0.050020	0.052650	0.051050	0.107544	0.113198	\$0.11
1	- 59	0.047520	0.050020	0.048490	0.102169	0.107543	\$0.10
0	- 60	0.045140	0.047520	0.046070	0.097052	0.102168	\$0.10
-1	- 61	0.042880	0.045140	0.043770	0.092193	0.097051	\$0.09
-2	- 62	0.040740	0.042880	0.041580	0.087592	0.092192	\$0.09
-3	- 63	0.038700	0.040740	0.039500	0.083206	0.087591	\$0.08
-4	- 64	0.036770	0.038700	0.037520	0.079057	0.083205	\$0.08
-5	- 65	0.034930	0.036770	0.035650	0.075101	0.079056	\$0.08
-6	- 66	0.033180	0.034930	0.033870	0.071338	0.075100	\$0.07
-7	- 67	0.031520	0.033180	0.032170	0.067769	0.071337	\$0.07
-8	- 68	0.000000	0.031520	0.030560	0.000001	0.067768	\$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	Prior year rate from	Prior year rate to	Risk band rate
83	+ 23	2.983800	and above	3.071520	3.282181	and above	\$3.38
82	+ 22	2.841710	2.983800	2.925260	3.125882	3.282180	\$3.22
81	+ 21	2.706390	2.841710	2.785960	2.977030	3.125881	\$3.06
80	+ 20	2.577510	2.706390	2.653300	2.835262	2.977029	\$2.92
79	+ 19	2.454770	2.577510	2.526950	2.700248	2.835261	\$2.78
78	+ 18	2.337880	2.454770	2.406620	2.571669	2.700247	\$2.65
77	+ 17	2.226550	2.337880	2.292020	2.449206	2.571668	\$2.52
76	+ 16	2.120520	2.226550	2.182870	2.332573	2.449205	\$2.40
75	+ 15	2.019540	2.120520	2.078930	2.221495	2.332572	\$2.29
74	+ 14	1.923370	2.019540	1.979930	2.115708	2.221494	\$2.18
73	+ 13	1.831780	1.923370	1.885650	2.014959	2.115707	\$2.07
72	+ 12	1.744550	1.831780	1.795860	1.919006	2.014958	\$1.98
71	+ 11	1.661480	1.744550	1.710340	1.827629	1.919005	\$1.88
70	+ 10	1.582360	1.661480	1.628890	1.740597	1.827628	\$1.79
69	+ 9	1.507010	1.582360	1.551330	1.657712	1.740596	\$1.71
68	+ 8	1.435250	1.507010	1.477460	1.578776	1.657711	\$1.63
67	+ 7	1.366900	1.435250	1.407100	1.503591	1.578775	\$1.55
66	+ 6	1.301810	1.366900	1.340100	1.431992	1.503590	\$1.47
65	+ 5	1.239820	1.301810	1.276280	1.363803	1.431991	\$1.40
64	+ 4	1.180780	1.239820	1.215510	1.298859	1.363802	\$1.34
63	+ 3	1.124550	1.180780	1.157630	1.237006	1.298858	\$1.27
62	+ 2	1.071000	1.124550	1.102500	1.178101	1.237005	\$1.21
61	+ 1	1.020000	1.071000	1.050000	1.122001	1.178100	\$1.16
60	Class rate's risk band	0.980000	1.020000	1.000000	1.078001	1.122000	\$1.10
59	- 1	0.931000	0.980000	0.950000	1.024101	1.078000	\$1.05
58	- 2	0.884450	0.931000	0.902500	0.972896	1.024100	\$0.99
57	- 3	0.840230	0.884450	0.857380	0.924254	0.972895	\$0.94
56	- 4	0.798220	0.840230	0.814510	0.878043	0.924253	\$0.90
55	- 5	0.758310	0.798220	0.773780	0.834142	0.878042	\$0.85
54	- 6	0.720390	0.758310	0.735090	0.792430	0.834141	\$0.81
53	- 7	0.684370	0.720390	0.698340	0.752808	0.792429	\$0.77
52	- 8	0.650150	0.684370	0.663420	0.715166	0.752807	\$0.73
51	- 9	0.617640	0.650150	0.630250	0.679405	0.715165	\$0.69
50	- 10	0.586760	0.617640	0.598740	0.645437	0.679404	\$0.66
49	- 11	0.557420	0.586760	0.568800	0.613163	0.645436	\$0.63
48	- 12	0.529550	0.557420	0.540360	0.582506	0.613162	\$0.59
47	- 13	0.503070	0.529550	0.513340	0.553378	0.582505	\$0.56
46	- 14	0.477920	0.503070	0.487670	0.525713	0.553377	\$0.54
45	- 15	0.454020	0.477920	0.463290	0.499423	0.525712	\$0.51
44	- 16	0.431320	0.454020	0.440130	0.474453	0.499422	\$0.48
43	- 17	0.409750	0.431320	0.418120	0.450726	0.474452	\$0.46
42	- 18	0.389260	0.409750	0.397210	0.428187	0.450725	\$0.44
41	- 19	0.369800	0.389260	0.377350	0.406781	0.428186	\$0.42
40	- 20	0.351310	0.369800	0.358490	0.386442	0.406780	\$0.39
39	- 21	0.333740	0.351310	0.340560	0.367115	0.386441	\$0.37
38	- 22	0.317050	0.333740	0.323530	0.348756	0.367114	\$0.36
37	- 23	0.301200	0.317050	0.307360	0.331321	0.348755	\$0.34
36	- 24	0.286140	0.301200	0.291990	0.314755	0.331320	\$0.32
35	- 25	0.271830	0.286140	0.277390	0.299014	0.314754	\$0.31
34	- 26	0.258240	0.271830	0.263520	0.284065	0.299013	\$0.29
33	- 27	0.245330	0.258240	0.250340	0.269864	0.284064	\$0.28
32	- 28	0.233060	0.245330	0.237830	0.256367	0.269863	\$0.26
31	- 29	0.221410	0.233060	0.225940	0.243552	0.256366	\$0.25
30	- 30	0.210340	0.221410	0.214640	0.231375	0.243551	\$0.24
29	- 31	0.199820	0.210340	0.203910	0.219803	0.231374	\$0.22
28	- 32	0.189830	0.199820	0.193710	0.208814	0.219802	\$0.21
27	- 33	0.180340	0.189830	0.184030	0.198375	0.208813	\$0.20
26	- 34	0.171320	0.180340	0.174820	0.188453	0.198374	\$0.19
25	- 35	0.162750	0.171320	0.166080	0.179026	0.188452	\$0.18
24	- 36	0.154610	0.162750	0.157780	0.170072	0.179025	\$0.17
23	- 37	0.146880	0.154610	0.149890	0.161569	0.170071	\$0.16
22	- 38	0.139540	0.146880	0.142400	0.153495	0.161568	\$0.16
21	- 39	0.132560	0.139540	0.135280	0.145817	0.153494	\$0.15
20	- 40	0.125930	0.132560	0.128510	0.138524	0.145816	\$0.14

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	Prior year rate from	Prior year rate to	Risk band rate
19	- 41	0.119630	0.125930	0.122090	0.131594	0.138523	\$0.13
18	- 42	0.113650	0.119630	0.115980	0.125016	0.131593	\$0.13
17	- 43	0.107970	0.113650	0.110180	0.118768	0.125015	\$0.12
16	- 44	0.102570	0.107970	0.104670	0.112828	0.118767	\$0.12
15	- 45	0.097440	0.102570	0.099440	0.107185	0.112827	\$0.11
14	- 46	0.092570	0.097440	0.094470	0.101828	0.107184	\$0.10
13	- 47	0.087940	0.092570	0.089740	0.096735	0.101827	\$0.10
12	- 48	0.083540	0.087940	0.085260	0.091895	0.096734	\$0.09
11	- 49	0.079360	0.083540	0.080990	0.087297	0.091894	\$0.09
10	- 50	0.075390	0.079360	0.076940	0.082930	0.087296	\$0.08
9	- 51	0.071620	0.075390	0.073100	0.078783	0.082929	\$0.08
8	- 52	0.068040	0.071620	0.069440	0.074845	0.078782	\$0.08
7	- 53	0.064640	0.068040	0.065970	0.071105	0.074844	\$0.07
6	- 54	0.061410	0.064640	0.062670	0.067552	0.071104	\$0.07
5	- 55	0.000000	0.061410	0.059540	0.000001	0.067551	\$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	Prior year rate from	Prior year rate to	Risk band rate
83	+ 23	2.983800	and above	3.071520	5.370841	and above	\$5.53
82	+ 22	2.841710	2.983800	2.925260	5.115079	5.370840	\$5.27
81	+ 21	2.706390	2.841710	2.785960	4.871503	5.115078	\$5.01
80	+ 20	2.577510	2.706390	2.653300	4.639519	4.871502	\$4.78
79	+ 19	2.454770	2.577510	2.526950	4.418587	4.639518	\$4.55
78	+ 18	2.337880	2.454770	2.406620	4.208185	4.418586	\$4.33
77	+ 17	2.226550	2.337880	2.292020	4.007791	4.208184	\$4.13
76	+ 16	2.120520	2.226550	2.182870	3.816937	4.007790	\$3.93
75	+ 15	2.019540	2.120520	2.078930	3.635173	3.816936	\$3.74
74	+ 14	1.923370	2.019540	1.979930	3.462067	3.635172	\$3.56
73	+ 13	1.831780	1.923370	1.885650	3.297205	3.462066	\$3.39
72	+ 12	1.744550	1.831780	1.795860	3.140191	3.297204	\$3.23
71	+ 11	1.661480	1.744550	1.710340	2.990665	3.140190	\$3.08
70	+ 10	1.582360	1.661480	1.628890	2.848249	2.990664	\$2.93
69	+ 9	1.507010	1.582360	1.551330	2.712619	2.848248	\$2.79
68	+ 8	1.435250	1.507010	1.477460	2.583451	2.712618	\$2.66
67	+ 7	1.366900	1.435250	1.407100	2.460421	2.583450	\$2.53
66	+ 6	1.301810	1.366900	1.340100	2.343259	2.460420	\$2.41
65	+ 5	1.239820	1.301810	1.276280	2.231677	2.343258	\$2.30
64	+ 4	1.180780	1.239820	1.215510	2.125405	2.231676	\$2.19
63	+ 3	1.124550	1.180780	1.157630	2.024191	2.125404	\$2.08
62	+ 2	1.071000	1.124550	1.102500	1.927801	2.024190	\$1.98
61	+ 1	1.020000	1.071000	1.050000	1.836001	1.927800	\$1.89
60	Class rate's risk band	0.980000	1.020000	1.000000	1.764001	1.836000	\$1.80
59	- 1	0.931000	0.980000	0.950000	1.675801	1.764000	\$1.71
58	- 2	0.884450	0.931000	0.902500	1.592011	1.675800	\$1.62
57	- 3	0.840230	0.884450	0.857380	1.512415	1.592010	\$1.54
56	- 4	0.798220	0.840230	0.814510	1.436797	1.512414	\$1.47
55	- 5	0.758310	0.798220	0.773780	1.364959	1.436796	\$1.39
54	- 6	0.720390	0.758310	0.735090	1.296703	1.364958	\$1.32
53	- 7	0.684370	0.720390	0.698340	1.231867	1.296702	\$1.26
52	- 8	0.650150	0.684370	0.663420	1.170271	1.231866	\$1.19
51	- 9	0.617640	0.650150	0.630250	1.111753	1.170270	\$1.13
50	- 10	0.586760	0.617640	0.598740	1.056169	1.111752	\$1.08
49	- 11	0.557420	0.586760	0.568800	1.003357	1.056168	\$1.02
48	- 12	0.529550	0.557420	0.540360	0.953191	1.003356	\$0.97
47	- 13	0.503070	0.529550	0.513340	0.905527	0.953190	\$0.92
46	- 14	0.477920	0.503070	0.487670	0.860257	0.905526	\$0.88
45	- 15	0.454020	0.477920	0.463290	0.817237	0.860256	\$0.83
44	- 16	0.431320	0.454020	0.440130	0.776377	0.817236	\$0.79
43	- 17	0.409750	0.431320	0.418120	0.737551	0.776376	\$0.75
42	- 18	0.389260	0.409750	0.397210	0.700669	0.737550	\$0.71
41	- 19	0.369800	0.389260	0.377350	0.665641	0.700668	\$0.68
40	- 20	0.351310	0.369800	0.358490	0.632359	0.665640	\$0.65
39	- 21	0.333740	0.351310	0.340560	0.600733	0.632358	\$0.61
38	- 22	0.317050	0.333740	0.323530	0.570691	0.600732	\$0.58
37	- 23	0.301200	0.317050	0.307360	0.542161	0.570690	\$0.55
36	- 24	0.286140	0.301200	0.291990	0.515053	0.542160	\$0.53
35	- 25	0.271830	0.286140	0.277390	0.489295	0.515052	\$0.50
34	- 26	0.258240	0.271830	0.263520	0.464833	0.489294	\$0.47
33	- 27	0.245330	0.258240	0.250340	0.441595	0.464832	\$0.45
32	- 28	0.233060	0.245330	0.237830	0.419509	0.441594	\$0.43
31	- 29	0.221410	0.233060	0.225940	0.398539	0.419508	\$0.41
30	- 30	0.210340	0.221410	0.214640	0.378613	0.398538	\$0.39
29	- 31	0.199820	0.210340	0.203910	0.359677	0.378612	\$0.37
28	- 32	0.189830	0.199820	0.193710	0.341695	0.359676	\$0.35
27	- 33	0.180340	0.189830	0.184030	0.324613	0.341694	\$0.33
26	- 34	0.171320	0.180340	0.174820	0.308377	0.324612	\$0.31
25	- 35	0.162750	0.171320	0.166080	0.292951	0.308376	\$0.30
24	- 36	0.154610	0.162750	0.157780	0.278299	0.292950	\$0.28
23	- 37	0.146880	0.154610	0.149890	0.264385	0.278298	\$0.27
22	- 38	0.139540	0.146880	0.142400	0.251173	0.264384	\$0.26
21	- 39	0.132560	0.139540	0.135280	0.238609	0.251172	\$0.24
20	- 40	0.125930	0.132560	0.128510	0.226675	0.238608	\$0.23

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	Prior year rate from	Prior year rate to	Risk band rate
19	- 41	0.119630	0.125930	0.122090	0.215335	0.226674	\$0.22
18	- 42	0.113650	0.119630	0.115980	0.204571	0.215334	\$0.21
17	- 43	0.107970	0.113650	0.110180	0.194347	0.204570	\$0.20
16	- 44	0.102570	0.107970	0.104670	0.184627	0.194346	\$0.19
15	- 45	0.097440	0.102570	0.099440	0.175393	0.184626	\$0.18
14	- 46	0.092570	0.097440	0.094470	0.166627	0.175392	\$0.17
13	- 47	0.087940	0.092570	0.089740	0.158293	0.166626	\$0.16
12	- 48	0.083540	0.087940	0.085260	0.150373	0.158292	\$0.15
11	- 49	0.079360	0.083540	0.080990	0.142849	0.150372	\$0.15
10	- 50	0.075390	0.079360	0.076940	0.135703	0.142848	\$0.14
9	- 51	0.071620	0.075390	0.073100	0.128917	0.135702	\$0.13
8	- 52	0.068040	0.071620	0.069440	0.122473	0.128916	\$0.12
7	- 53	0.064640	0.068040	0.065970	0.116353	0.122472	\$0.12
6	- 54	0.061410	0.064640	0.062670	0.110539	0.116352	\$0.11
5	- 55	0.058340	0.061410	0.059540	0.105013	0.110538	\$0.11
4	- 56	0.055420	0.058340	0.056560	0.099757	0.105012	\$0.10
3	- 57	0.052650	0.055420	0.053730	0.094771	0.099756	\$0.10
2	- 58	0.050020	0.052650	0.051050	0.090037	0.094770	\$0.09
1	- 59	0.047520	0.050020	0.048490	0.085537	0.090036	\$0.09
0	- 60	0.045140	0.047520	0.046070	0.081253	0.085536	\$0.08
-1	- 61	0.042880	0.045140	0.043770	0.077185	0.081252	\$0.08
-2	- 62	0.040740	0.042880	0.041580	0.073333	0.077184	\$0.07
-3	- 63	0.038700	0.040740	0.039500	0.069661	0.073332	\$0.07
-4	- 64	0.000000	0.038700	0.037520	0.000001	0.069660	\$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	Prior year rate from	Prior year rate to	Risk band rate
83	+ 23	2.983800	and above	3.071520	3.491047	and above	\$3.59
82	+ 22	2.841710	2.983800	2.925260	3.324802	3.491046	\$3.42
81	+ 21	2.706390	2.841710	2.785960	3.166477	3.324801	\$3.26
80	+ 20	2.577510	2.706390	2.653300	3.015688	3.166476	\$3.10
79	+ 19	2.454770	2.577510	2.526950	2.872082	3.015687	\$2.96
78	+ 18	2.337880	2.454770	2.406620	2.735321	2.872081	\$2.82
77	+ 17	2.226550	2.337880	2.292020	2.605065	2.735320	\$2.68
76	+ 16	2.120520	2.226550	2.182870	2.481009	2.605064	\$2.55
75	+ 15	2.019540	2.120520	2.078930	2.362863	2.481008	\$2.43
74	+ 14	1.923370	2.019540	1.979930	2.250344	2.362862	\$2.32
73	+ 13	1.831780	1.923370	1.885650	2.143184	2.250343	\$2.21
72	+ 12	1.744550	1.831780	1.795860	2.041125	2.143183	\$2.10
71	+ 11	1.661480	1.744550	1.710340	1.943933	2.041124	\$2.00
70	+ 10	1.582360	1.661480	1.628890	1.851362	1.943932	\$1.91
69	+ 9	1.507010	1.582360	1.551330	1.763203	1.851361	\$1.82
68	+ 8	1.435250	1.507010	1.477460	1.679244	1.763202	\$1.73
67	+ 7	1.366900	1.435250	1.407100	1.599274	1.679243	\$1.65
66	+ 6	1.301810	1.366900	1.340100	1.523119	1.599273	\$1.57
65	+ 5	1.239820	1.301810	1.276280	1.450590	1.523118	\$1.49
64	+ 4	1.180780	1.239820	1.215510	1.381514	1.450589	\$1.42
63	+ 3	1.124550	1.180780	1.157630	1.315725	1.381513	\$1.35
62	+ 2	1.071000	1.124550	1.102500	1.253071	1.315724	\$1.29
61	+ 1	1.020000	1.071000	1.050000	1.193401	1.253070	\$1.23
60	Class rate's risk band	0.980000	1.020000	1.000000	1.146601	1.193400	\$1.17
59	- 1	0.931000	0.980000	0.950000	1.089271	1.146600	\$1.11
58	- 2	0.884450	0.931000	0.902500	1.034808	1.089270	\$1.06
57	- 3	0.840230	0.884450	0.857380	0.983070	1.034807	\$1.00
56	- 4	0.798220	0.840230	0.814510	0.933918	0.983069	\$0.95
55	- 5	0.758310	0.798220	0.773780	0.887224	0.933917	\$0.91
54	- 6	0.720390	0.758310	0.735090	0.842857	0.887223	\$0.86
53	- 7	0.684370	0.720390	0.698340	0.800714	0.842856	\$0.82
52	- 8	0.650150	0.684370	0.663420	0.760677	0.800713	\$0.78
51	- 9	0.617640	0.650150	0.630250	0.722640	0.760676	\$0.74
50	- 10	0.586760	0.617640	0.598740	0.686510	0.722639	\$0.70
49	- 11	0.557420	0.586760	0.568800	0.652182	0.686509	\$0.67
48	- 12	0.529550	0.557420	0.540360	0.619575	0.652181	\$0.63
47	- 13	0.503070	0.529550	0.513340	0.588593	0.619574	\$0.60
46	- 14	0.477920	0.503070	0.487670	0.559167	0.588592	\$0.57
45	- 15	0.454020	0.477920	0.463290	0.531204	0.559166	\$0.54
44	- 16	0.431320	0.454020	0.440130	0.504645	0.531203	\$0.51
43	- 17	0.409750	0.431320	0.418120	0.479409	0.504644	\$0.49
42	- 18	0.389260	0.409750	0.397210	0.455435	0.479408	\$0.46
41	- 19	0.369800	0.389260	0.377350	0.432667	0.455434	\$0.44
40	- 20	0.351310	0.369800	0.358490	0.411034	0.432666	\$0.42
39	- 21	0.333740	0.351310	0.340560	0.390477	0.411033	\$0.40
38	- 22	0.317050	0.333740	0.323530	0.370950	0.390476	\$0.38
37	- 23	0.301200	0.317050	0.307360	0.352405	0.370949	\$0.36
36	- 24	0.286140	0.301200	0.291990	0.334785	0.352404	\$0.34
35	- 25	0.271830	0.286140	0.277390	0.318042	0.334784	\$0.32
34	- 26	0.258240	0.271830	0.263520	0.302142	0.318041	\$0.31
33	- 27	0.245330	0.258240	0.250340	0.287037	0.302141	\$0.29
32	- 28	0.233060	0.245330	0.237830	0.272681	0.287036	\$0.28
31	- 29	0.221410	0.233060	0.225940	0.259051	0.272680	\$0.26
30	- 30	0.210340	0.221410	0.214640	0.246099	0.259050	\$0.25
29	- 31	0.199820	0.210340	0.203910	0.233790	0.246098	\$0.24
28	- 32	0.189830	0.199820	0.193710	0.222102	0.233789	\$0.23
27	- 33	0.180340	0.189830	0.184030	0.210999	0.222101	\$0.22
26	- 34	0.171320	0.180340	0.174820	0.200445	0.210998	\$0.20
25	- 35	0.162750	0.171320	0.166080	0.190419	0.200444	\$0.19
24	- 36	0.154610	0.162750	0.157780	0.180895	0.190418	\$0.18
23	- 37	0.146880	0.154610	0.149890	0.171851	0.180894	\$0.18
22	- 38	0.139540	0.146880	0.142400	0.163263	0.171850	\$0.17
21	- 39	0.132560	0.139540	0.135280	0.155096	0.163262	\$0.16
20	- 40	0.125930	0.132560	0.128510	0.147339	0.155095	\$0.15

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	Prior year rate from	Prior year rate to	Risk band rate
19	- 41	0.119630	0.125930	0.122090	0.139968	0.147338	\$0.14
18	- 42	0.113650	0.119630	0.115980	0.132972	0.139967	\$0.14
17	- 43	0.107970	0.113650	0.110180	0.126326	0.132971	\$0.13
16	- 44	0.102570	0.107970	0.104670	0.120008	0.126325	\$0.12
15	- 45	0.097440	0.102570	0.099440	0.114006	0.120007	\$0.12
14	- 46	0.092570	0.097440	0.094470	0.108308	0.114005	\$0.11
13	- 47	0.087940	0.092570	0.089740	0.102891	0.108307	\$0.10
12	- 48	0.083540	0.087940	0.085260	0.097743	0.102890	\$0.10
11	- 49	0.079360	0.083540	0.080990	0.092852	0.097742	\$0.09
10	- 50	0.075390	0.079360	0.076940	0.088207	0.092851	\$0.09
9	- 51	0.071620	0.075390	0.073100	0.083796	0.088206	\$0.09
8	- 52	0.068040	0.071620	0.069440	0.079608	0.083795	\$0.08
7	- 53	0.064640	0.068040	0.065970	0.075630	0.079607	\$0.08
6	- 54	0.061410	0.064640	0.062670	0.071851	0.075629	\$0.07
5	- 55	0.058340	0.061410	0.059540	0.068259	0.071850	\$0.07
4	- 56	0.000000	0.058340	0.056560	0.000001	0.068258	\$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	Prior year rate from	Prior year rate to	Risk band rate
83	+ 23	2.983800	and above	3.071520	0.805627	and above	\$0.83
82	+ 22	2.841710	2.983800	2.925260	0.767263	0.805626	\$0.79
81	+ 21	2.706390	2.841710	2.785960	0.730726	0.767262	\$0.75
80	+ 20	2.577510	2.706390	2.653300	0.695929	0.730725	\$0.72
79	+ 19	2.454770	2.577510	2.526950	0.662789	0.695928	\$0.68
78	+ 18	2.337880	2.454770	2.406620	0.631229	0.662788	\$0.65
77	+ 17	2.226550	2.337880	2.292020	0.601170	0.631228	\$0.62
76	+ 16	2.120520	2.226550	2.182870	0.572541	0.601169	\$0.59
75	+ 15	2.019540	2.120520	2.078930	0.545277	0.572540	\$0.56
74	+ 14	1.923370	2.019540	1.979930	0.519311	0.545276	\$0.53
73	+ 13	1.831780	1.923370	1.885650	0.494582	0.519310	\$0.51
72	+ 12	1.744550	1.831780	1.795860	0.471030	0.494581	\$0.48
71	+ 11	1.661480	1.744550	1.710340	0.448601	0.471029	\$0.46
70	+ 10	1.582360	1.661480	1.628890	0.427238	0.448600	\$0.44
69	+ 9	1.507010	1.582360	1.551330	0.406894	0.427237	\$0.42
68	+ 8	1.435250	1.507010	1.477460	0.387519	0.406893	\$0.40
67	+ 7	1.366900	1.435250	1.407100	0.369064	0.387518	\$0.38
66	+ 6	1.301810	1.366900	1.340100	0.351490	0.369063	\$0.36
65	+ 5	1.239820	1.301810	1.276280	0.334752	0.351489	\$0.34
64	+ 4	1.180780	1.239820	1.215510	0.318812	0.334751	\$0.33
63	+ 3	1.124550	1.180780	1.157630	0.303630	0.318811	\$0.31
62	+ 2	1.071000	1.124550	1.102500	0.289171	0.303629	\$0.30
61	+ 1	1.020000	1.071000	1.050000	0.275401	0.289170	\$0.28
60	Class rate's risk band	0.980000	1.020000	1.000000	0.264601	0.275400	\$0.27
59	- 1	0.931000	0.980000	0.950000	0.251371	0.264600	\$0.26
58	- 2	0.884450	0.931000	0.902500	0.238803	0.251370	\$0.24
57	- 3	0.840230	0.884450	0.857380	0.226863	0.238802	\$0.23
56	- 4	0.798220	0.840230	0.814510	0.215520	0.226862	\$0.22
55	- 5	0.758310	0.798220	0.773780	0.204745	0.215519	\$0.21
54	- 6	0.720390	0.758310	0.735090	0.194506	0.204744	\$0.20
53	- 7	0.684370	0.720390	0.698340	0.184781	0.194505	\$0.19
52	- 8	0.650150	0.684370	0.663420	0.175542	0.184780	\$0.18
51	- 9	0.617640	0.650150	0.630250	0.166764	0.175541	\$0.17
50	- 10	0.586760	0.617640	0.598740	0.158426	0.166763	\$0.16
49	- 11	0.557420	0.586760	0.568800	0.150504	0.158425	\$0.15
48	- 12	0.529550	0.557420	0.540360	0.142980	0.150503	\$0.15
47	- 13	0.503070	0.529550	0.513340	0.135830	0.142979	\$0.14
46	- 14	0.477920	0.503070	0.487670	0.129039	0.135829	\$0.13
45	- 15	0.454020	0.477920	0.463290	0.122586	0.129038	\$0.13
44	- 16	0.431320	0.454020	0.440130	0.116457	0.122585	\$0.12
43	- 17	0.409750	0.431320	0.418120	0.110634	0.116456	\$0.11
42	- 18	0.389260	0.409750	0.397210	0.105101	0.110633	\$0.11
41	- 19	0.369800	0.389260	0.377350	0.099847	0.105100	\$0.10
40	- 20	0.351310	0.369800	0.358490	0.094855	0.099846	\$0.10
39	- 21	0.333740	0.351310	0.340560	0.090111	0.094854	\$0.09
38	- 22	0.317050	0.333740	0.323530	0.085605	0.090110	\$0.09
37	- 23	0.301200	0.317050	0.307360	0.081325	0.085604	\$0.08
36	- 24	0.286140	0.301200	0.291990	0.077259	0.081324	\$0.08
35	- 25	0.271830	0.286140	0.277390	0.073395	0.077258	\$0.07
34	- 26	0.258240	0.271830	0.263520	0.069726	0.073394	\$0.07
33	- 27	0.000000	0.258240	0.250340	0.000001	0.069725	\$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	Prior year rate from	Prior year rate to	Risk band rate
83	+ 23	2.983800	and above	3.071520	11.338441	and above	\$11.67
82	+ 22	2.841710	2.983800	2.925260	10.798499	11.338440	\$11.12
81	+ 21	2.706390	2.841710	2.785960	10.284283	10.798498	\$10.59
80	+ 20	2.577510	2.706390	2.653300	9.794539	10.284282	\$10.08
79	+ 19	2.454770	2.577510	2.526950	9.328127	9.794538	\$9.60
78	+ 18	2.337880	2.454770	2.406620	8.883945	9.328126	\$9.15
77	+ 17	2.226550	2.337880	2.292020	8.460891	8.883944	\$8.71
76	+ 16	2.120520	2.226550	2.182870	8.057977	8.460890	\$8.29
75	+ 15	2.019540	2.120520	2.078930	7.674253	8.057976	\$7.90
74	+ 14	1.923370	2.019540	1.979930	7.308807	7.674252	\$7.52
73	+ 13	1.831780	1.923370	1.885650	6.960765	7.308806	\$7.17
72	+ 12	1.744550	1.831780	1.795860	6.629291	6.960764	\$6.82
71	+ 11	1.661480	1.744550	1.710340	6.313625	6.629290	\$6.50
70	+ 10	1.582360	1.661480	1.628890	6.012969	6.313624	\$6.19
69	+ 9	1.507010	1.582360	1.551330	5.726639	6.012968	\$5.90
68	+ 8	1.435250	1.507010	1.477460	5.453951	5.726638	\$5.61
67	+ 7	1.366900	1.435250	1.407100	5.194221	5.453950	\$5.35
66	+ 6	1.301810	1.366900	1.340100	4.946879	5.194220	\$5.09
65	+ 5	1.239820	1.301810	1.276280	4.711317	4.946878	\$4.85
64	+ 4	1.180780	1.239820	1.215510	4.486965	4.711316	\$4.62
63	+ 3	1.124550	1.180780	1.157630	4.273291	4.486964	\$4.40
62	+ 2	1.071000	1.124550	1.102500	4.069801	4.273290	\$4.19
61	+ 1	1.020000	1.071000	1.050000	3.876001	4.069800	\$3.99
60	Class rate's risk band	0.980000	1.020000	1.000000	3.724001	3.876000	\$3.80
59	- 1	0.931000	0.980000	0.950000	3.537801	3.724000	\$3.61
58	- 2	0.884450	0.931000	0.902500	3.360911	3.537800	\$3.43
57	- 3	0.840230	0.884450	0.857380	3.192875	3.360910	\$3.26
56	- 4	0.798220	0.840230	0.814510	3.033237	3.192874	\$3.10
55	- 5	0.758310	0.798220	0.773780	2.881579	3.033236	\$2.94
54	- 6	0.720390	0.758310	0.735090	2.737483	2.881578	\$2.79
53	- 7	0.684370	0.720390	0.698340	2.600607	2.737482	\$2.65
52	- 8	0.650150	0.684370	0.663420	2.470571	2.600606	\$2.52
51	- 9	0.617640	0.650150	0.630250	2.347033	2.470570	\$2.39
50	- 10	0.586760	0.617640	0.598740	2.229689	2.347032	\$2.28
49	- 11	0.557420	0.586760	0.568800	2.118197	2.229688	\$2.16
48	- 12	0.529550	0.557420	0.540360	2.012291	2.118196	\$2.05
47	- 13	0.503070	0.529550	0.513340	1.911667	2.012290	\$1.95
46	- 14	0.477920	0.503070	0.487670	1.816097	1.911666	\$1.85
45	- 15	0.454020	0.477920	0.463290	1.725277	1.816096	\$1.76
44	- 16	0.431320	0.454020	0.440130	1.639017	1.725276	\$1.67
43	- 17	0.409750	0.431320	0.418120	1.557051	1.639016	\$1.59
42	- 18	0.389260	0.409750	0.397210	1.479189	1.557050	\$1.51
41	- 19	0.369800	0.389260	0.377350	1.405241	1.479188	\$1.43
40	- 20	0.351310	0.369800	0.358490	1.334979	1.405240	\$1.36
39	- 21	0.333740	0.351310	0.340560	1.268213	1.334978	\$1.29
38	- 22	0.317050	0.333740	0.323530	1.204791	1.268212	\$1.23
37	- 23	0.301200	0.317050	0.307360	1.144561	1.204790	\$1.17
36	- 24	0.286140	0.301200	0.291990	1.087333	1.144560	\$1.11
35	- 25	0.271830	0.286140	0.277390	1.032955	1.087332	\$1.05
34	- 26	0.258240	0.271830	0.263520	0.981313	1.032954	\$1.00
33	- 27	0.245330	0.258240	0.250340	0.932255	0.981312	\$0.95
32	- 28	0.233060	0.245330	0.237830	0.885629	0.932254	\$0.90
31	- 29	0.221410	0.233060	0.225940	0.841359	0.885628	\$0.86
30	- 30	0.210340	0.221410	0.214640	0.799293	0.841358	\$0.82
29	- 31	0.199820	0.210340	0.203910	0.759317	0.799292	\$0.77
28	- 32	0.189830	0.199820	0.193710	0.721355	0.759316	\$0.74
27	- 33	0.180340	0.189830	0.184030	0.685293	0.721354	\$0.70
26	- 34	0.171320	0.180340	0.174820	0.651017	0.685292	\$0.66
25	- 35	0.162750	0.171320	0.166080	0.618451	0.651016	\$0.63
24	- 36	0.154610	0.162750	0.157780	0.587519	0.618450	\$0.60
23	- 37	0.146880	0.154610	0.149890	0.558145	0.587518	\$0.57
22	- 38	0.139540	0.146880	0.142400	0.530253	0.558144	\$0.54
21	- 39	0.132560	0.139540	0.135280	0.503729	0.530252	\$0.51
20	- 40	0.125930	0.132560	0.128510	0.478535	0.503728	\$0.49

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	Prior year rate from	Prior year rate to	Risk band rate
19	- 41	0.119630	0.125930	0.122090	0.454595	0.478534	\$0.46
18	- 42	0.113650	0.119630	0.115980	0.431871	0.454594	\$0.44
17	- 43	0.107970	0.113650	0.110180	0.410287	0.431870	\$0.42
16	- 44	0.102570	0.107970	0.104670	0.389767	0.410286	\$0.40
15	- 45	0.097440	0.102570	0.099440	0.370273	0.389766	\$0.38
14	- 46	0.092570	0.097440	0.094470	0.351767	0.370272	\$0.36
13	- 47	0.087940	0.092570	0.089740	0.334173	0.351766	\$0.34
12	- 48	0.083540	0.087940	0.085260	0.317453	0.334172	\$0.32
11	- 49	0.079360	0.083540	0.080990	0.301569	0.317452	\$0.31
10	- 50	0.075390	0.079360	0.076940	0.286483	0.301568	\$0.29
9	- 51	0.071620	0.075390	0.073100	0.272157	0.286482	\$0.28
8	- 52	0.068040	0.071620	0.069440	0.258553	0.272156	\$0.26
7	- 53	0.064640	0.068040	0.065970	0.245633	0.258552	\$0.25
6	- 54	0.061410	0.064640	0.062670	0.233359	0.245632	\$0.24
5	- 55	0.058340	0.061410	0.059540	0.221693	0.233358	\$0.23
4	- 56	0.055420	0.058340	0.056560	0.210597	0.221692	\$0.21
3	- 57	0.052650	0.055420	0.053730	0.200071	0.210596	\$0.20
2	- 58	0.050020	0.052650	0.051050	0.190077	0.200070	\$0.19
1	- 59	0.047520	0.050020	0.048490	0.180577	0.190076	\$0.18
0	- 60	0.045140	0.047520	0.046070	0.171533	0.180576	\$0.18
-1	- 61	0.042880	0.045140	0.043770	0.162945	0.171532	\$0.17
-2	- 62	0.040740	0.042880	0.041580	0.154813	0.162944	\$0.16
-3	- 63	0.038700	0.040740	0.039500	0.147061	0.154812	\$0.15
-4	- 64	0.036770	0.038700	0.037520	0.139727	0.147060	\$0.14
-5	- 65	0.034930	0.036770	0.035650	0.132735	0.139726	\$0.14
-6	- 66	0.033180	0.034930	0.033870	0.126085	0.132734	\$0.13
-7	- 67	0.031520	0.033180	0.032170	0.119777	0.126084	\$0.12
-8	- 68	0.029940	0.031520	0.030560	0.113773	0.119776	\$0.12
-9	- 69	0.028440	0.029940	0.029040	0.108073	0.113772	\$0.11
-10	- 70	0.027020	0.028440	0.027580	0.102677	0.108072	\$0.10
-11	- 71	0.025670	0.027020	0.026200	0.097547	0.102676	\$0.10
-12	- 72	0.024390	0.025670	0.024890	0.092683	0.097546	\$0.09
-13	- 73	0.023170	0.024390	0.023650	0.088047	0.092682	\$0.09
-14	- 74	0.022010	0.023170	0.022470	0.083639	0.088046	\$0.09
-15	- 75	0.020910	0.022010	0.021340	0.079459	0.083638	\$0.08
-16	- 76	0.019860	0.020910	0.020280	0.075469	0.079458	\$0.08
-17	- 77	0.018870	0.019860	0.019260	0.071707	0.075468	\$0.07
-18	- 78	0.017930	0.018870	0.018300	0.068135	0.071706	\$0.07
-19	- 79	0.000000	0.017930	0.017380	0.000001	0.068134	\$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	Prior year rate from	Prior year rate to	Risk band rate
83	+ 23	2.983800	and above	3.071520	4.744243	and above	\$4.88
82	+ 22	2.841710	2.983800	2.925260	4.518320	4.744242	\$4.65
81	+ 21	2.706390	2.841710	2.785960	4.303161	4.518319	\$4.43
80	+ 20	2.577510	2.706390	2.653300	4.098242	4.303160	\$4.22
79	+ 19	2.454770	2.577510	2.526950	3.903085	4.098241	\$4.02
78	+ 18	2.337880	2.454770	2.406620	3.717230	3.903084	\$3.83
77	+ 17	2.226550	2.337880	2.292020	3.540216	3.717229	\$3.64
76	+ 16	2.120520	2.226550	2.182870	3.371628	3.540215	\$3.47
75	+ 15	2.019540	2.120520	2.078930	3.211070	3.371627	\$3.31
74	+ 14	1.923370	2.019540	1.979930	3.058159	3.211069	\$3.15
73	+ 13	1.831780	1.923370	1.885650	2.912531	3.058158	\$3.00
72	+ 12	1.744550	1.831780	1.795860	2.773836	2.912530	\$2.86
71	+ 11	1.661480	1.744550	1.710340	2.641754	2.773835	\$2.72
70	+ 10	1.582360	1.661480	1.628890	2.515953	2.641753	\$2.59
69	+ 9	1.507010	1.582360	1.551330	2.396147	2.515952	\$2.47
68	+ 8	1.435250	1.507010	1.477460	2.282049	2.396146	\$2.35
67	+ 7	1.366900	1.435250	1.407100	2.173372	2.282048	\$2.24
66	+ 6	1.301810	1.366900	1.340100	2.069879	2.173371	\$2.13
65	+ 5	1.239820	1.301810	1.276280	1.971315	2.069878	\$2.03
64	+ 4	1.180780	1.239820	1.215510	1.877441	1.971314	\$1.93
63	+ 3	1.124550	1.180780	1.157630	1.788036	1.877440	\$1.84
62	+ 2	1.071000	1.124550	1.102500	1.702891	1.788035	\$1.75
61	+ 1	1.020000	1.071000	1.050000	1.621801	1.702890	\$1.67
60	Class rate's risk band	0.980000	1.020000	1.000000	1.558201	1.621800	\$1.59
59	- 1	0.931000	0.980000	0.950000	1.480291	1.558200	\$1.51
58	- 2	0.884450	0.931000	0.902500	1.406277	1.480290	\$1.43
57	- 3	0.840230	0.884450	0.857380	1.335967	1.406276	\$1.36
56	- 4	0.798220	0.840230	0.814510	1.269171	1.335966	\$1.30
55	- 5	0.758310	0.798220	0.773780	1.205714	1.269170	\$1.23
54	- 6	0.720390	0.758310	0.735090	1.145421	1.205713	\$1.17
53	- 7	0.684370	0.720390	0.698340	1.088149	1.145420	\$1.11
52	- 8	0.650150	0.684370	0.663420	1.033740	1.088148	\$1.05
51	- 9	0.617640	0.650150	0.630250	0.982049	1.033739	\$1.00
50	- 10	0.586760	0.617640	0.598740	0.932949	0.982048	\$0.95
49	- 11	0.557420	0.586760	0.568800	0.886299	0.932948	\$0.90
48	- 12	0.529550	0.557420	0.540360	0.841986	0.886298	\$0.86
47	- 13	0.503070	0.529550	0.513340	0.799882	0.841985	\$0.82
46	- 14	0.477920	0.503070	0.487670	0.759894	0.799881	\$0.78
45	- 15	0.454020	0.477920	0.463290	0.721893	0.759893	\$0.74
44	- 16	0.431320	0.454020	0.440130	0.685800	0.721892	\$0.70
43	- 17	0.409750	0.431320	0.418120	0.651504	0.685799	\$0.66
42	- 18	0.389260	0.409750	0.397210	0.618924	0.651503	\$0.63
41	- 19	0.369800	0.389260	0.377350	0.587983	0.618923	\$0.60
40	- 20	0.351310	0.369800	0.358490	0.558584	0.587982	\$0.57
39	- 21	0.333740	0.351310	0.340560	0.530648	0.558583	\$0.54
38	- 22	0.317050	0.333740	0.323530	0.504111	0.530647	\$0.51
37	- 23	0.301200	0.317050	0.307360	0.478909	0.504110	\$0.49
36	- 24	0.286140	0.301200	0.291990	0.454964	0.478908	\$0.46
35	- 25	0.271830	0.286140	0.277390	0.432211	0.454963	\$0.44
34	- 26	0.258240	0.271830	0.263520	0.410603	0.432210	\$0.42
33	- 27	0.245330	0.258240	0.250340	0.390076	0.410602	\$0.40
32	- 28	0.233060	0.245330	0.237830	0.370566	0.390075	\$0.38
31	- 29	0.221410	0.233060	0.225940	0.352043	0.370565	\$0.36
30	- 30	0.210340	0.221410	0.214640	0.334442	0.352042	\$0.34
29	- 31	0.199820	0.210340	0.203910	0.317715	0.334441	\$0.32
28	- 32	0.189830	0.199820	0.193710	0.301831	0.317714	\$0.31
27	- 33	0.180340	0.189830	0.184030	0.286742	0.301830	\$0.29
26	- 34	0.171320	0.180340	0.174820	0.272400	0.286741	\$0.28
25	- 35	0.162750	0.171320	0.166080	0.258774	0.272399	\$0.26
24	- 36	0.154610	0.162750	0.157780	0.245831	0.258773	\$0.25
23	- 37	0.146880	0.154610	0.149890	0.233540	0.245830	\$0.24
22	- 38	0.139540	0.146880	0.142400	0.221870	0.233539	\$0.23
21	- 39	0.132560	0.139540	0.135280	0.210771	0.221869	\$0.22
20	- 40	0.125930	0.132560	0.128510	0.200230	0.210770	\$0.20

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	Prior year rate from	Prior year rate to	Risk band rate
19	- 41	0.119630	0.125930	0.122090	0.190213	0.200229	\$0.19
18	- 42	0.113650	0.119630	0.115980	0.180705	0.190212	\$0.18
17	- 43	0.107970	0.113650	0.110180	0.171673	0.180704	\$0.18
16	- 44	0.102570	0.107970	0.104670	0.163087	0.171672	\$0.17
15	- 45	0.097440	0.102570	0.099440	0.154931	0.163086	\$0.16
14	- 46	0.092570	0.097440	0.094470	0.147187	0.154930	\$0.15
13	- 47	0.087940	0.092570	0.089740	0.139826	0.147186	\$0.14
12	- 48	0.083540	0.087940	0.085260	0.132830	0.139825	\$0.14
11	- 49	0.079360	0.083540	0.080990	0.126183	0.132829	\$0.13
10	- 50	0.075390	0.079360	0.076940	0.119871	0.126182	\$0.12
9	- 51	0.071620	0.075390	0.073100	0.113877	0.119870	\$0.12
8	- 52	0.068040	0.071620	0.069440	0.108185	0.113876	\$0.11
7	- 53	0.064640	0.068040	0.065970	0.102779	0.108184	\$0.10
6	- 54	0.061410	0.064640	0.062670	0.097643	0.102778	\$0.10
5	- 55	0.058340	0.061410	0.059540	0.092762	0.097642	\$0.09
4	- 56	0.055420	0.058340	0.056560	0.088119	0.092761	\$0.09
3	- 57	0.052650	0.055420	0.053730	0.083715	0.088118	\$0.09
2	- 58	0.050020	0.052650	0.051050	0.079533	0.083714	\$0.08
1	- 59	0.047520	0.050020	0.048490	0.075558	0.079532	\$0.08
0	- 60	0.045140	0.047520	0.046070	0.071774	0.075557	\$0.07
-1	- 61	0.042880	0.045140	0.043770	0.068180	0.071773	\$0.07
-2	- 62	0.000000	0.042880	0.041580	0.000001	0.068179	\$0.07

Table of risk band rates by class/subclass

G1: Residential building construction

Risk band	Risk band change from class risk band	Risk profile index from	Risk profile index to	Risk band rate factor	Prior year rate from	Prior year rate to	Risk band rate
83	+ 23	2.983800	and above	3.071520	7.369987	and above	\$7.59
82	+ 22	2.841710	2.983800	2.925260	7.019025	7.369986	\$7.23
81	+ 21	2.706390	2.841710	2.785960	6.684784	7.019024	\$6.88
80	+ 20	2.577510	2.706390	2.653300	6.366451	6.684783	\$6.55
79	+ 19	2.454770	2.577510	2.526950	6.063283	6.366450	\$6.24
78	+ 18	2.337880	2.454770	2.406620	5.774565	6.063282	\$5.94
77	+ 17	2.226550	2.337880	2.292020	5.499580	5.774564	\$5.66
76	+ 16	2.120520	2.226550	2.182870	5.237685	5.499579	\$5.39
75	+ 15	2.019540	2.120520	2.078930	4.988265	5.237684	\$5.13
74	+ 14	1.923370	2.019540	1.979930	4.750725	4.988264	\$4.89
73	+ 13	1.831780	1.923370	1.885650	4.524498	4.750724	\$4.66
72	+ 12	1.744550	1.831780	1.795860	4.309040	4.524497	\$4.44
71	+ 11	1.661480	1.744550	1.710340	4.103857	4.309039	\$4.22
70	+ 10	1.582360	1.661480	1.628890	3.908430	4.103856	\$4.02
69	+ 9	1.507010	1.582360	1.551330	3.722316	3.908429	\$3.83
68	+ 8	1.435250	1.507010	1.477460	3.545069	3.722315	\$3.65
67	+ 7	1.366900	1.435250	1.407100	3.376244	3.545068	\$3.48
66	+ 6	1.301810	1.366900	1.340100	3.215472	3.376243	\$3.31
65	+ 5	1.239820	1.301810	1.276280	3.062356	3.215471	\$3.15
64	+ 4	1.180780	1.239820	1.215510	2.916528	3.062355	\$3.00
63	+ 3	1.124550	1.180780	1.157630	2.777640	2.916527	\$2.86
62	+ 2	1.071000	1.124550	1.102500	2.645371	2.777639	\$2.72
61	+ 1	1.020000	1.071000	1.050000	2.519401	2.645370	\$2.59
60	Class rate's risk band	0.980000	1.020000	1.000000	2.420601	2.519400	\$2.47
59	- 1	0.931000	0.980000	0.950000	2.299571	2.420600	\$2.35
58	- 2	0.884450	0.931000	0.902500	2.184593	2.299570	\$2.23
57	- 3	0.840230	0.884450	0.857380	2.075369	2.184592	\$2.12
56	- 4	0.798220	0.840230	0.814510	1.971604	2.075368	\$2.01
55	- 5	0.758310	0.798220	0.773780	1.873027	1.971603	\$1.91
54	- 6	0.720390	0.758310	0.735090	1.779364	1.873026	\$1.82
53	- 7	0.684370	0.720390	0.698340	1.690395	1.779363	\$1.72
52	- 8	0.650150	0.684370	0.663420	1.605872	1.690394	\$1.64
51	- 9	0.617640	0.650150	0.630250	1.525572	1.605871	\$1.56
50	- 10	0.586760	0.617640	0.598740	1.449298	1.525571	\$1.48
49	- 11	0.557420	0.586760	0.568800	1.376828	1.449297	\$1.40
48	- 12	0.529550	0.557420	0.540360	1.307990	1.376827	\$1.33
47	- 13	0.503070	0.529550	0.513340	1.242584	1.307989	\$1.27
46	- 14	0.477920	0.503070	0.487670	1.180463	1.242583	\$1.20
45	- 15	0.454020	0.477920	0.463290	1.121430	1.180462	\$1.14
44	- 16	0.431320	0.454020	0.440130	1.065361	1.121429	\$1.09
43	- 17	0.409750	0.431320	0.418120	1.012084	1.065360	\$1.03
42	- 18	0.389260	0.409750	0.397210	0.961473	1.012083	\$0.98
41	- 19	0.369800	0.389260	0.377350	0.913407	0.961472	\$0.93
40	- 20	0.351310	0.369800	0.358490	0.867737	0.913406	\$0.89
39	- 21	0.333740	0.351310	0.340560	0.824339	0.867736	\$0.84
38	- 22	0.317050	0.333740	0.323530	0.783115	0.824338	\$0.80
37	- 23	0.301200	0.317050	0.307360	0.743965	0.783114	\$0.76
36	- 24	0.286140	0.301200	0.291990	0.706767	0.743964	\$0.72
35	- 25	0.271830	0.286140	0.277390	0.671421	0.706766	\$0.69
34	- 26	0.258240	0.271830	0.263520	0.637854	0.671420	\$0.65
33	- 27	0.245330	0.258240	0.250340	0.605966	0.637853	\$0.62
32	- 28	0.233060	0.245330	0.237830	0.575659	0.605965	\$0.59
31	- 29	0.221410	0.233060	0.225940	0.546884	0.575658	\$0.56
30	- 30	0.210340	0.221410	0.214640	0.519541	0.546883	\$0.53
29	- 31	0.199820	0.210340	0.203910	0.493556	0.519540	\$0.50
28	- 32	0.189830	0.199820	0.193710	0.468881	0.493555	\$0.48
27	- 33	0.180340	0.189830	0.184030	0.445441	0.468880	\$0.45
26	- 34	0.171320	0.180340	0.174820	0.423161	0.445440	\$0.43
25	- 35	0.162750	0.171320	0.166080	0.401994	0.423160	\$0.41
24	- 36	0.154610	0.162750	0.157780	0.381888	0.401993	\$0.39
23	- 37	0.146880	0.154610	0.149890	0.362795	0.381887	\$0.37
22	- 38	0.139540	0.146880	0.142400	0.344665	0.362794	\$0.35
21	- 39	0.132560	0.139540	0.135280	0.327424	0.344664	\$0.33
20	- 40	0.125930	0.132560	0.128510	0.311048	0.327423	\$0.32

Table of risk band rates by class/subclass

G1: Residential building construction

Risk band	Risk band change from class risk band	Risk profile index from	Risk profile index to	Risk band rate factor	Prior year rate from	Prior year rate to	Risk band rate
19	- 41	0.119630	0.125930	0.122090	0.295487	0.311047	\$0.30
18	- 42	0.113650	0.119630	0.115980	0.280717	0.295486	\$0.29
17	- 43	0.107970	0.113650	0.110180	0.266687	0.280716	\$0.27
16	- 44	0.102570	0.107970	0.104670	0.253349	0.266686	\$0.26
15	- 45	0.097440	0.102570	0.099440	0.240678	0.253348	\$0.25
14	- 46	0.092570	0.097440	0.094470	0.228649	0.240677	\$0.23
13	- 47	0.087940	0.092570	0.089740	0.217213	0.228648	\$0.22
12	- 48	0.083540	0.087940	0.085260	0.206345	0.217212	\$0.21
11	- 49	0.079360	0.083540	0.080990	0.196020	0.206344	\$0.20
10	- 50	0.075390	0.079360	0.076940	0.186214	0.196019	\$0.19
9	- 51	0.071620	0.075390	0.073100	0.176902	0.186213	\$0.18
8	- 52	0.068040	0.071620	0.069440	0.168060	0.176901	\$0.17
7	- 53	0.064640	0.068040	0.065970	0.159662	0.168059	\$0.16
6	- 54	0.061410	0.064640	0.062670	0.151684	0.159661	\$0.15
5	- 55	0.058340	0.061410	0.059540	0.144101	0.151683	\$0.15
4	- 56	0.055420	0.058340	0.056560	0.136888	0.144100	\$0.14
3	- 57	0.052650	0.055420	0.053730	0.130047	0.136887	\$0.13
2	- 58	0.050020	0.052650	0.051050	0.123550	0.130046	\$0.13
1	- 59	0.047520	0.050020	0.048490	0.117375	0.123549	\$0.12
0	- 60	0.045140	0.047520	0.046070	0.111497	0.117374	\$0.11
-1	- 61	0.042880	0.045140	0.043770	0.105915	0.111496	\$0.11
-2	- 62	0.040740	0.042880	0.041580	0.100629	0.105914	\$0.10
-3	- 63	0.038700	0.040740	0.039500	0.095590	0.100628	\$0.10
-4	- 64	0.036770	0.038700	0.037520	0.090823	0.095589	\$0.09
-5	- 65	0.034930	0.036770	0.035650	0.086278	0.090822	\$0.09
-6	- 66	0.033180	0.034930	0.033870	0.081956	0.086277	\$0.08
-7	- 67	0.031520	0.033180	0.032170	0.077855	0.081955	\$0.08
-8	- 68	0.029940	0.031520	0.030560	0.073953	0.077854	\$0.08
-9	- 69	0.028440	0.029940	0.029040	0.070248	0.073952	\$0.07
-10	- 70	0.000000	0.028440	0.027580	0.000001	0.070247	\$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	Prior year rate from	Prior year rate to	Risk band rate
83	+ 23	2.983800	and above	3.071520	5.400679	and above	\$5.56
82	+ 22	2.841710	2.983800	2.925260	5.143496	5.400678	\$5.29
81	+ 21	2.706390	2.841710	2.785960	4.898567	5.143495	\$5.04
80	+ 20	2.577510	2.706390	2.653300	4.665294	4.898566	\$4.80
79	+ 19	2.454770	2.577510	2.526950	4.443135	4.665293	\$4.57
78	+ 18	2.337880	2.454770	2.406620	4.231564	4.443134	\$4.36
77	+ 17	2.226550	2.337880	2.292020	4.030057	4.231563	\$4.15
76	+ 16	2.120520	2.226550	2.182870	3.838142	4.030056	\$3.95
75	+ 15	2.019540	2.120520	2.078930	3.655368	3.838141	\$3.76
74	+ 14	1.923370	2.019540	1.979930	3.481301	3.655367	\$3.58
73	+ 13	1.831780	1.923370	1.885650	3.315523	3.481300	\$3.41
72	+ 12	1.744550	1.831780	1.795860	3.157637	3.315522	\$3.25
71	+ 11	1.661480	1.744550	1.710340	3.007280	3.157636	\$3.10
70	+ 10	1.582360	1.661480	1.628890	2.864073	3.007279	\$2.95
69	+ 9	1.507010	1.582360	1.551330	2.727689	2.864072	\$2.81
68	+ 8	1.435250	1.507010	1.477460	2.597804	2.727688	\$2.67
67	+ 7	1.366900	1.435250	1.407100	2.474090	2.597803	\$2.55
66	+ 6	1.301810	1.366900	1.340100	2.356277	2.474089	\$2.43
65	+ 5	1.239820	1.301810	1.276280	2.244075	2.356276	\$2.31
64	+ 4	1.180780	1.239820	1.215510	2.137213	2.244074	\$2.20
63	+ 3	1.124550	1.180780	1.157630	2.035437	2.137212	\$2.10
62	+ 2	1.071000	1.124550	1.102500	1.938511	2.035436	\$2.00
61	+ 1	1.020000	1.071000	1.050000	1.846201	1.938510	\$1.90
60	Class rate's risk band	0.980000	1.020000	1.000000	1.773801	1.846200	\$1.81
59	- 1	0.931000	0.980000	0.950000	1.685111	1.773800	\$1.72
58	- 2	0.884450	0.931000	0.902500	1.600856	1.685110	\$1.63
57	- 3	0.840230	0.884450	0.857380	1.520817	1.600855	\$1.55
56	- 4	0.798220	0.840230	0.814510	1.444779	1.520816	\$1.47
55	- 5	0.758310	0.798220	0.773780	1.372542	1.444778	\$1.40
54	- 6	0.720390	0.758310	0.735090	1.303907	1.372541	\$1.33
53	- 7	0.684370	0.720390	0.698340	1.238711	1.303906	\$1.26
52	- 8	0.650150	0.684370	0.663420	1.176773	1.238710	\$1.20
51	- 9	0.617640	0.650150	0.630250	1.117929	1.176772	\$1.14
50	- 10	0.586760	0.617640	0.598740	1.062037	1.117928	\$1.08
49	- 11	0.557420	0.586760	0.568800	1.008931	1.062036	\$1.03
48	- 12	0.529550	0.557420	0.540360	0.958487	1.008930	\$0.98
47	- 13	0.503070	0.529550	0.513340	0.910558	0.958486	\$0.93
46	- 14	0.477920	0.503070	0.487670	0.865036	0.910557	\$0.88
45	- 15	0.454020	0.477920	0.463290	0.821777	0.865035	\$0.84
44	- 16	0.431320	0.454020	0.440130	0.780690	0.821776	\$0.80
43	- 17	0.409750	0.431320	0.418120	0.741649	0.780689	\$0.76
42	- 18	0.389260	0.409750	0.397210	0.704562	0.741648	\$0.72
41	- 19	0.369800	0.389260	0.377350	0.669339	0.704561	\$0.68
40	- 20	0.351310	0.369800	0.358490	0.635872	0.669338	\$0.65
39	- 21	0.333740	0.351310	0.340560	0.604070	0.635871	\$0.62
38	- 22	0.317050	0.333740	0.323530	0.573862	0.604069	\$0.59
37	- 23	0.301200	0.317050	0.307360	0.545173	0.573861	\$0.56
36	- 24	0.286140	0.301200	0.291990	0.517914	0.545172	\$0.53
35	- 25	0.271830	0.286140	0.277390	0.492013	0.517913	\$0.50
34	- 26	0.258240	0.271830	0.263520	0.467415	0.492012	\$0.48
33	- 27	0.245330	0.258240	0.250340	0.444048	0.467414	\$0.45
32	- 28	0.233060	0.245330	0.237830	0.421840	0.444047	\$0.43
31	- 29	0.221410	0.233060	0.225940	0.400753	0.421839	\$0.41
30	- 30	0.210340	0.221410	0.214640	0.380716	0.400752	\$0.39
29	- 31	0.199820	0.210340	0.203910	0.361675	0.380715	\$0.37
28	- 32	0.189830	0.199820	0.193710	0.343593	0.361674	\$0.35
27	- 33	0.180340	0.189830	0.184030	0.326416	0.343592	\$0.33
26	- 34	0.171320	0.180340	0.174820	0.310090	0.326415	\$0.32
25	- 35	0.162750	0.171320	0.166080	0.294579	0.310089	\$0.30
24	- 36	0.154610	0.162750	0.157780	0.279845	0.294578	\$0.29
23	- 37	0.146880	0.154610	0.149890	0.265854	0.279844	\$0.27
22	- 38	0.139540	0.146880	0.142400	0.252568	0.265853	\$0.26
21	- 39	0.132560	0.139540	0.135280	0.239935	0.252567	\$0.24
20	- 40	0.125930	0.132560	0.128510	0.227934	0.239934	\$0.23

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	Prior year rate from	Prior year rate to	Risk band rate
19	- 41	0.119630	0.125930	0.122090	0.216531	0.227933	\$0.22
18	- 42	0.113650	0.119630	0.115980	0.205708	0.216530	\$0.21
17	- 43	0.107970	0.113650	0.110180	0.195427	0.205707	\$0.20
16	- 44	0.102570	0.107970	0.104670	0.185653	0.195426	\$0.19
15	- 45	0.097440	0.102570	0.099440	0.176367	0.185652	\$0.18
14	- 46	0.092570	0.097440	0.094470	0.167553	0.176366	\$0.17
13	- 47	0.087940	0.092570	0.089740	0.159172	0.167552	\$0.16
12	- 48	0.083540	0.087940	0.085260	0.151208	0.159171	\$0.15
11	- 49	0.079360	0.083540	0.080990	0.143643	0.151207	\$0.15
10	- 50	0.075390	0.079360	0.076940	0.136457	0.143642	\$0.14
9	- 51	0.071620	0.075390	0.073100	0.129633	0.136456	\$0.13
8	- 52	0.068040	0.071620	0.069440	0.123153	0.129632	\$0.13
7	- 53	0.064640	0.068040	0.065970	0.116999	0.123152	\$0.12
6	- 54	0.061410	0.064640	0.062670	0.111153	0.116998	\$0.11
5	- 55	0.058340	0.061410	0.059540	0.105596	0.111152	\$0.11
4	- 56	0.055420	0.058340	0.056560	0.100311	0.105595	\$0.10
3	- 57	0.052650	0.055420	0.053730	0.095298	0.100310	\$0.10
2	- 58	0.050020	0.052650	0.051050	0.090537	0.095297	\$0.09
1	- 59	0.047520	0.050020	0.048490	0.086012	0.090536	\$0.09
0	- 60	0.045140	0.047520	0.046070	0.081704	0.086011	\$0.08
-1	- 61	0.042880	0.045140	0.043770	0.077614	0.081703	\$0.08
-2	- 62	0.040740	0.042880	0.041580	0.073740	0.077613	\$0.08
-3	- 63	0.038700	0.040740	0.039500	0.070048	0.073739	\$0.07
-4	- 64	0.000000	0.038700	0.037520	0.000001	0.070047	\$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	Prior year rate from	Prior year rate to	Risk band rate
83	+ 23	2.983800	and above	3.071520	10.741681	and above	\$11.06
82	+ 22	2.841710	2.983800	2.925260	10.230157	10.741680	\$10.53
81	+ 21	2.706390	2.841710	2.785960	9.743005	10.230156	\$10.03
80	+ 20	2.577510	2.706390	2.653300	9.279037	9.743004	\$9.55
79	+ 19	2.454770	2.577510	2.526950	8.837173	9.279036	\$9.10
78	+ 18	2.337880	2.454770	2.406620	8.416369	8.837172	\$8.66
77	+ 17	2.226550	2.337880	2.292020	8.015581	8.416368	\$8.25
76	+ 16	2.120520	2.226550	2.182870	7.633873	8.015580	\$7.86
75	+ 15	2.019540	2.120520	2.078930	7.270345	7.633872	\$7.48
74	+ 14	1.923370	2.019540	1.979930	6.924133	7.270344	\$7.13
73	+ 13	1.831780	1.923370	1.885650	6.594409	6.924132	\$6.79
72	+ 12	1.744550	1.831780	1.795860	6.280381	6.594408	\$6.47
71	+ 11	1.661480	1.744550	1.710340	5.981329	6.280380	\$6.16
70	+ 10	1.582360	1.661480	1.628890	5.696497	5.981328	\$5.86
69	+ 9	1.507010	1.582360	1.551330	5.425237	5.696496	\$5.58
68	+ 8	1.435250	1.507010	1.477460	5.166901	5.425236	\$5.32
67	+ 7	1.366900	1.435250	1.407100	4.920841	5.166900	\$5.07
66	+ 6	1.301810	1.366900	1.340100	4.686517	4.920840	\$4.82
65	+ 5	1.239820	1.301810	1.276280	4.463353	4.686516	\$4.59
64	+ 4	1.180780	1.239820	1.215510	4.250809	4.463352	\$4.38
63	+ 3	1.124550	1.180780	1.157630	4.048381	4.250808	\$4.17
62	+ 2	1.071000	1.124550	1.102500	3.855601	4.048380	\$3.97
61	+ 1	1.020000	1.071000	1.050000	3.672001	3.855600	\$3.78
60	Class rate's risk band	0.980000	1.020000	1.000000	3.528001	3.672000	\$3.60
59	- 1	0.931000	0.980000	0.950000	3.351601	3.528000	\$3.42
58	- 2	0.884450	0.931000	0.902500	3.184021	3.351600	\$3.25
57	- 3	0.840230	0.884450	0.857380	3.024829	3.184020	\$3.09
56	- 4	0.798220	0.840230	0.814510	2.873593	3.024828	\$2.93
55	- 5	0.758310	0.798220	0.773780	2.729917	2.873592	\$2.79
54	- 6	0.720390	0.758310	0.735090	2.593405	2.729916	\$2.65
53	- 7	0.684370	0.720390	0.698340	2.463733	2.593404	\$2.51
52	- 8	0.650150	0.684370	0.663420	2.340541	2.463732	\$2.39
51	- 9	0.617640	0.650150	0.630250	2.223505	2.340540	\$2.27
50	- 10	0.586760	0.617640	0.598740	2.112337	2.223504	\$2.16
49	- 11	0.557420	0.586760	0.568800	2.006713	2.112336	\$2.05
48	- 12	0.529550	0.557420	0.540360	1.906381	2.006712	\$1.95
47	- 13	0.503070	0.529550	0.513340	1.811053	1.906380	\$1.85
46	- 14	0.477920	0.503070	0.487670	1.720513	1.811052	\$1.76
45	- 15	0.454020	0.477920	0.463290	1.634473	1.720512	\$1.67
44	- 16	0.431320	0.454020	0.440130	1.552753	1.634472	\$1.58
43	- 17	0.409750	0.431320	0.418120	1.475101	1.552752	\$1.51
42	- 18	0.389260	0.409750	0.397210	1.401337	1.475100	\$1.43
41	- 19	0.369800	0.389260	0.377350	1.331281	1.401336	\$1.36
40	- 20	0.351310	0.369800	0.358490	1.264717	1.331280	\$1.29
39	- 21	0.333740	0.351310	0.340560	1.201465	1.264716	\$1.23
38	- 22	0.317050	0.333740	0.323530	1.141381	1.201464	\$1.16
37	- 23	0.301200	0.317050	0.307360	1.084321	1.141380	\$1.11
36	- 24	0.286140	0.301200	0.291990	1.030105	1.084320	\$1.05
35	- 25	0.271830	0.286140	0.277390	0.978589	1.030104	\$1.00
34	- 26	0.258240	0.271830	0.263520	0.929665	0.978588	\$0.95
33	- 27	0.245330	0.258240	0.250340	0.883189	0.929664	\$0.90
32	- 28	0.233060	0.245330	0.237830	0.839017	0.883188	\$0.86
31	- 29	0.221410	0.233060	0.225940	0.797077	0.839016	\$0.81
30	- 30	0.210340	0.221410	0.214640	0.757225	0.797076	\$0.77
29	- 31	0.199820	0.210340	0.203910	0.719353	0.757224	\$0.73
28	- 32	0.189830	0.199820	0.193710	0.683389	0.719352	\$0.70
27	- 33	0.180340	0.189830	0.184030	0.649225	0.683388	\$0.66
26	- 34	0.171320	0.180340	0.174820	0.616753	0.649224	\$0.63
25	- 35	0.162750	0.171320	0.166080	0.585901	0.616752	\$0.60
24	- 36	0.154610	0.162750	0.157780	0.556597	0.585900	\$0.57
23	- 37	0.146880	0.154610	0.149890	0.528769	0.556596	\$0.54
22	- 38	0.139540	0.146880	0.142400	0.502345	0.528768	\$0.51
21	- 39	0.132560	0.139540	0.135280	0.477217	0.502344	\$0.49
20	- 40	0.125930	0.132560	0.128510	0.453349	0.477216	\$0.46

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	Prior year rate from	Prior year rate to	Risk band rate
19	- 41	0.119630	0.125930	0.122090	0.430669	0.453348	\$0.44
18	- 42	0.113650	0.119630	0.115980	0.409141	0.430668	\$0.42
17	- 43	0.107970	0.113650	0.110180	0.388693	0.409140	\$0.40
16	- 44	0.102570	0.107970	0.104670	0.369253	0.388692	\$0.38
15	- 45	0.097440	0.102570	0.099440	0.350785	0.369252	\$0.36
14	- 46	0.092570	0.097440	0.094470	0.333253	0.350784	\$0.34
13	- 47	0.087940	0.092570	0.089740	0.316585	0.333252	\$0.32
12	- 48	0.083540	0.087940	0.085260	0.300745	0.316584	\$0.31
11	- 49	0.079360	0.083540	0.080990	0.285697	0.300744	\$0.29
10	- 50	0.075390	0.079360	0.076940	0.271405	0.285696	\$0.28
9	- 51	0.071620	0.075390	0.073100	0.257833	0.271404	\$0.26
8	- 52	0.068040	0.071620	0.069440	0.244945	0.257832	\$0.25
7	- 53	0.064640	0.068040	0.065970	0.232705	0.244944	\$0.24
6	- 54	0.061410	0.064640	0.062670	0.221077	0.232704	\$0.23
5	- 55	0.058340	0.061410	0.059540	0.210025	0.221076	\$0.21
4	- 56	0.055420	0.058340	0.056560	0.199513	0.210024	\$0.20
3	- 57	0.052650	0.055420	0.053730	0.189541	0.199512	\$0.19
2	- 58	0.050020	0.052650	0.051050	0.180073	0.189540	\$0.18
1	- 59	0.047520	0.050020	0.048490	0.171073	0.180072	\$0.17
0	- 60	0.045140	0.047520	0.046070	0.162505	0.171072	\$0.17
-1	- 61	0.042880	0.045140	0.043770	0.154369	0.162504	\$0.16
-2	- 62	0.040740	0.042880	0.041580	0.146665	0.154368	\$0.15
-3	- 63	0.038700	0.040740	0.039500	0.139321	0.146664	\$0.14
-4	- 64	0.036770	0.038700	0.037520	0.132373	0.139320	\$0.14
-5	- 65	0.034930	0.036770	0.035650	0.125749	0.132372	\$0.13
-6	- 66	0.033180	0.034930	0.033870	0.119449	0.125748	\$0.12
-7	- 67	0.031520	0.033180	0.032170	0.113473	0.119448	\$0.12
-8	- 68	0.029940	0.031520	0.030560	0.107785	0.113472	\$0.11
-9	- 69	0.028440	0.029940	0.029040	0.102385	0.107784	\$0.10
-10	- 70	0.027020	0.028440	0.027580	0.097273	0.102384	\$0.10
-11	- 71	0.025670	0.027020	0.026200	0.092413	0.097272	\$0.09
-12	- 72	0.024390	0.025670	0.024890	0.087805	0.092412	\$0.09
-13	- 73	0.023170	0.024390	0.023650	0.083413	0.087804	\$0.09
-14	- 74	0.022010	0.023170	0.022470	0.079237	0.083412	\$0.08
-15	- 75	0.020910	0.022010	0.021340	0.075277	0.079236	\$0.08
-16	- 76	0.019860	0.020910	0.020280	0.071497	0.075276	\$0.07
-17	- 77	0.018870	0.019860	0.019260	0.067933	0.071496	\$0.07
-18	- 78	0.000000	0.018870	0.018300	0.000001	0.067932	\$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	Prior year rate from	Prior year rate to	Risk band rate
83	+ 23	2.983800	and above	3.071520	4.475701	and above	\$4.61
82	+ 22	2.841710	2.983800	2.925260	4.262566	4.475700	\$4.39
81	+ 21	2.706390	2.841710	2.785960	4.059586	4.262565	\$4.18
80	+ 20	2.577510	2.706390	2.653300	3.866266	4.059585	\$3.98
79	+ 19	2.454770	2.577510	2.526950	3.682156	3.866265	\$3.79
78	+ 18	2.337880	2.454770	2.406620	3.506821	3.682155	\$3.61
77	+ 17	2.226550	2.337880	2.292020	3.339826	3.506820	\$3.44
76	+ 16	2.120520	2.226550	2.182870	3.180781	3.339825	\$3.27
75	+ 15	2.019540	2.120520	2.078930	3.029311	3.180780	\$3.12
74	+ 14	1.923370	2.019540	1.979930	2.885056	3.029310	\$2.97
73	+ 13	1.831780	1.923370	1.885650	2.747671	2.885055	\$2.83
72	+ 12	1.744550	1.831780	1.795860	2.616826	2.747670	\$2.69
71	+ 11	1.661480	1.744550	1.710340	2.492221	2.616825	\$2.57
70	+ 10	1.582360	1.661480	1.628890	2.373541	2.492220	\$2.44
69	+ 9	1.507010	1.582360	1.551330	2.260516	2.373540	\$2.33
68	+ 8	1.435250	1.507010	1.477460	2.152876	2.260515	\$2.22
67	+ 7	1.366900	1.435250	1.407100	2.050351	2.152875	\$2.11
66	+ 6	1.301810	1.366900	1.340100	1.952716	2.050350	\$2.01
65	+ 5	1.239820	1.301810	1.276280	1.859731	1.952715	\$1.91
64	+ 4	1.180780	1.239820	1.215510	1.771171	1.859730	\$1.82
63	+ 3	1.124550	1.180780	1.157630	1.686826	1.771170	\$1.74
62	+ 2	1.071000	1.124550	1.102500	1.606501	1.686825	\$1.65
61	+ 1	1.020000	1.071000	1.050000	1.530001	1.606500	\$1.58
60	Class rate's risk band	0.980000	1.020000	1.000000	1.470001	1.530000	\$1.50
59	- 1	0.931000	0.980000	0.950000	1.396501	1.470000	\$1.43
58	- 2	0.884450	0.931000	0.902500	1.326676	1.396500	\$1.35
57	- 3	0.840230	0.884450	0.857380	1.260346	1.326675	\$1.29
56	- 4	0.798220	0.840230	0.814510	1.197331	1.260345	\$1.22
55	- 5	0.758310	0.798220	0.773780	1.137466	1.197330	\$1.16
54	- 6	0.720390	0.758310	0.735090	1.080586	1.137465	\$1.10
53	- 7	0.684370	0.720390	0.698340	1.026556	1.080585	\$1.05
52	- 8	0.650150	0.684370	0.663420	0.975226	1.026555	\$1.00
51	- 9	0.617640	0.650150	0.630250	0.926461	0.975225	\$0.95
50	- 10	0.586760	0.617640	0.598740	0.880141	0.926460	\$0.90
49	- 11	0.557420	0.586760	0.568800	0.836131	0.880140	\$0.85
48	- 12	0.529550	0.557420	0.540360	0.794326	0.836130	\$0.81
47	- 13	0.503070	0.529550	0.513340	0.754606	0.794325	\$0.77
46	- 14	0.477920	0.503070	0.487670	0.716881	0.754605	\$0.73
45	- 15	0.454020	0.477920	0.463290	0.681031	0.716880	\$0.69
44	- 16	0.431320	0.454020	0.440130	0.646981	0.681030	\$0.66
43	- 17	0.409750	0.431320	0.418120	0.614626	0.646980	\$0.63
42	- 18	0.389260	0.409750	0.397210	0.583891	0.614625	\$0.60
41	- 19	0.369800	0.389260	0.377350	0.554701	0.583890	\$0.57
40	- 20	0.351310	0.369800	0.358490	0.526966	0.554700	\$0.54
39	- 21	0.333740	0.351310	0.340560	0.500611	0.526965	\$0.51
38	- 22	0.317050	0.333740	0.323530	0.475576	0.500610	\$0.49
37	- 23	0.301200	0.317050	0.307360	0.451801	0.475575	\$0.46
36	- 24	0.286140	0.301200	0.291990	0.429211	0.451800	\$0.44
35	- 25	0.271830	0.286140	0.277390	0.407746	0.429210	\$0.42
34	- 26	0.258240	0.271830	0.263520	0.387361	0.407745	\$0.40
33	- 27	0.245330	0.258240	0.250340	0.367996	0.387360	\$0.38
32	- 28	0.233060	0.245330	0.237830	0.349591	0.367995	\$0.36
31	- 29	0.221410	0.233060	0.225940	0.332116	0.349590	\$0.34
30	- 30	0.210340	0.221410	0.214640	0.315511	0.332115	\$0.32
29	- 31	0.199820	0.210340	0.203910	0.299731	0.315510	\$0.31
28	- 32	0.189830	0.199820	0.193710	0.284746	0.299730	\$0.29
27	- 33	0.180340	0.189830	0.184030	0.270511	0.284745	\$0.28
26	- 34	0.171320	0.180340	0.174820	0.256981	0.270510	\$0.26
25	- 35	0.162750	0.171320	0.166080	0.244126	0.256980	\$0.25
24	- 36	0.154610	0.162750	0.157780	0.231916	0.244125	\$0.24
23	- 37	0.146880	0.154610	0.149890	0.220321	0.231915	\$0.22
22	- 38	0.139540	0.146880	0.142400	0.209311	0.220320	\$0.21
21	- 39	0.132560	0.139540	0.135280	0.198841	0.209310	\$0.20
20	- 40	0.125930	0.132560	0.128510	0.188896	0.198840	\$0.19

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	Prior year rate from	Prior year rate to	Risk band rate
19	- 41	0.119630	0.125930	0.122090	0.179446	0.188895	\$0.18
18	- 42	0.113650	0.119630	0.115980	0.170476	0.179445	\$0.17
17	- 43	0.107970	0.113650	0.110180	0.161956	0.170475	\$0.17
16	- 44	0.102570	0.107970	0.104670	0.153856	0.161955	\$0.16
15	- 45	0.097440	0.102570	0.099440	0.146161	0.153855	\$0.15
14	- 46	0.092570	0.097440	0.094470	0.138856	0.146160	\$0.14
13	- 47	0.087940	0.092570	0.089740	0.131911	0.138855	\$0.13
12	- 48	0.083540	0.087940	0.085260	0.125311	0.131910	\$0.13
11	- 49	0.079360	0.083540	0.080990	0.119041	0.125310	\$0.12
10	- 50	0.075390	0.079360	0.076940	0.113086	0.119040	\$0.12
9	- 51	0.071620	0.075390	0.073100	0.107431	0.113085	\$0.11
8	- 52	0.068040	0.071620	0.069440	0.102061	0.107430	\$0.10
7	- 53	0.064640	0.068040	0.065970	0.096961	0.102060	\$0.10
6	- 54	0.061410	0.064640	0.062670	0.092116	0.096960	\$0.09
5	- 55	0.058340	0.061410	0.059540	0.087511	0.092115	\$0.09
4	- 56	0.055420	0.058340	0.056560	0.083131	0.087510	\$0.08
3	- 57	0.052650	0.055420	0.053730	0.078976	0.083130	\$0.08
2	- 58	0.050020	0.052650	0.051050	0.075031	0.078975	\$0.08
1	- 59	0.047520	0.050020	0.048490	0.071281	0.075030	\$0.07
0	- 60	0.045140	0.047520	0.046070	0.067711	0.071280	\$0.07
-1	- 61	0.000000	0.045140	0.043770	0.000001	0.067710	\$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	Prior year rate from	Prior year rate to	Risk band rate
83	+ 23	2.983800	and above	3.071520	6.445009	and above	\$6.63
82	+ 22	2.841710	2.983800	2.925260	6.138095	6.445008	\$6.32
81	+ 21	2.706390	2.841710	2.785960	5.845803	6.138094	\$6.02
80	+ 20	2.577510	2.706390	2.653300	5.567423	5.845802	\$5.73
79	+ 19	2.454770	2.577510	2.526950	5.302304	5.567422	\$5.46
78	+ 18	2.337880	2.454770	2.406620	5.049822	5.302303	\$5.20
77	+ 17	2.226550	2.337880	2.292020	4.809349	5.049821	\$4.95
76	+ 16	2.120520	2.226550	2.182870	4.580324	4.809348	\$4.71
75	+ 15	2.019540	2.120520	2.078930	4.362207	4.580323	\$4.49
74	+ 14	1.923370	2.019540	1.979930	4.154480	4.362206	\$4.28
73	+ 13	1.831780	1.923370	1.885650	3.956646	4.154479	\$4.07
72	+ 12	1.744550	1.831780	1.795860	3.768229	3.956645	\$3.88
71	+ 11	1.661480	1.744550	1.710340	3.588798	3.768228	\$3.69
70	+ 10	1.582360	1.661480	1.628890	3.417899	3.588797	\$3.52
69	+ 9	1.507010	1.582360	1.551330	3.255143	3.417898	\$3.35
68	+ 8	1.435250	1.507010	1.477460	3.100141	3.255142	\$3.19
67	+ 7	1.366900	1.435250	1.407100	2.952505	3.100140	\$3.04
66	+ 6	1.301810	1.366900	1.340100	2.811911	2.952504	\$2.89
65	+ 5	1.239820	1.301810	1.276280	2.678012	2.811910	\$2.76
64	+ 4	1.180780	1.239820	1.215510	2.550486	2.678011	\$2.63
63	+ 3	1.124550	1.180780	1.157630	2.429029	2.550485	\$2.50
62	+ 2	1.071000	1.124550	1.102500	2.313361	2.429028	\$2.38
61	+ 1	1.020000	1.071000	1.050000	2.203201	2.313360	\$2.27
60	Class rate's risk band	0.980000	1.020000	1.000000	2.116801	2.203200	\$2.16
59	- 1	0.931000	0.980000	0.950000	2.010961	2.116800	\$2.05
58	- 2	0.884450	0.931000	0.902500	1.910413	2.010960	\$1.95
57	- 3	0.840230	0.884450	0.857380	1.814898	1.910412	\$1.85
56	- 4	0.798220	0.840230	0.814510	1.724156	1.814897	\$1.76
55	- 5	0.758310	0.798220	0.773780	1.637951	1.724155	\$1.67
54	- 6	0.720390	0.758310	0.735090	1.556043	1.637950	\$1.59
53	- 7	0.684370	0.720390	0.698340	1.478240	1.556042	\$1.51
52	- 8	0.650150	0.684370	0.663420	1.404325	1.478239	\$1.43
51	- 9	0.617640	0.650150	0.630250	1.334103	1.404324	\$1.36
50	- 10	0.586760	0.617640	0.598740	1.267403	1.334102	\$1.29
49	- 11	0.557420	0.586760	0.568800	1.204028	1.267402	\$1.23
48	- 12	0.529550	0.557420	0.540360	1.143829	1.204027	\$1.17
47	- 13	0.503070	0.529550	0.513340	1.086632	1.143828	\$1.11
46	- 14	0.477920	0.503070	0.487670	1.032308	1.086631	\$1.05
45	- 15	0.454020	0.477920	0.463290	0.980684	1.032307	\$1.00
44	- 16	0.431320	0.454020	0.440130	0.931652	0.980683	\$0.95
43	- 17	0.409750	0.431320	0.418120	0.885061	0.931651	\$0.90
42	- 18	0.389260	0.409750	0.397210	0.840803	0.885060	\$0.86
41	- 19	0.369800	0.389260	0.377350	0.798769	0.840802	\$0.82
40	- 20	0.351310	0.369800	0.358490	0.758831	0.798768	\$0.77
39	- 21	0.333740	0.351310	0.340560	0.720879	0.758830	\$0.74
38	- 22	0.317050	0.333740	0.323530	0.684829	0.720878	\$0.70
37	- 23	0.301200	0.317050	0.307360	0.650593	0.684828	\$0.66
36	- 24	0.286140	0.301200	0.291990	0.618063	0.650592	\$0.63
35	- 25	0.271830	0.286140	0.277390	0.587154	0.618062	\$0.60
34	- 26	0.258240	0.271830	0.263520	0.557799	0.587153	\$0.57
33	- 27	0.245330	0.258240	0.250340	0.529914	0.557798	\$0.54
32	- 28	0.233060	0.245330	0.237830	0.503411	0.529913	\$0.51
31	- 29	0.221410	0.233060	0.225940	0.478247	0.503410	\$0.49
30	- 30	0.210340	0.221410	0.214640	0.454335	0.478246	\$0.46
29	- 31	0.199820	0.210340	0.203910	0.431612	0.454334	\$0.44
28	- 32	0.189830	0.199820	0.193710	0.410034	0.431611	\$0.42
27	- 33	0.180340	0.189830	0.184030	0.389535	0.410033	\$0.40
26	- 34	0.171320	0.180340	0.174820	0.370052	0.389534	\$0.38
25	- 35	0.162750	0.171320	0.166080	0.351541	0.370051	\$0.36
24	- 36	0.154610	0.162750	0.157780	0.333959	0.351540	\$0.34
23	- 37	0.146880	0.154610	0.149890	0.317262	0.333958	\$0.32
22	- 38	0.139540	0.146880	0.142400	0.301407	0.317261	\$0.31
21	- 39	0.132560	0.139540	0.135280	0.286331	0.301406	\$0.29
20	- 40	0.125930	0.132560	0.128510	0.272010	0.286330	\$0.28

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	Prior year rate from	Prior year rate to	Risk band rate
19	- 41	0.119630	0.125930	0.122090	0.258402	0.272009	\$0.26
18	- 42	0.113650	0.119630	0.115980	0.245485	0.258401	\$0.25
17	- 43	0.107970	0.113650	0.110180	0.233216	0.245484	\$0.24
16	- 44	0.102570	0.107970	0.104670	0.221552	0.233215	\$0.23
15	- 45	0.097440	0.102570	0.099440	0.210471	0.221551	\$0.21
14	- 46	0.092570	0.097440	0.094470	0.199952	0.210470	\$0.20
13	- 47	0.087940	0.092570	0.089740	0.189951	0.199951	\$0.19
12	- 48	0.083540	0.087940	0.085260	0.180447	0.189950	\$0.18
11	- 49	0.079360	0.083540	0.080990	0.171419	0.180446	\$0.17
10	- 50	0.075390	0.079360	0.076940	0.162843	0.171418	\$0.17
9	- 51	0.071620	0.075390	0.073100	0.154700	0.162842	\$0.16
8	- 52	0.068040	0.071620	0.069440	0.146967	0.154699	\$0.15
7	- 53	0.064640	0.068040	0.065970	0.139623	0.146966	\$0.14
6	- 54	0.061410	0.064640	0.062670	0.132647	0.139622	\$0.14
5	- 55	0.058340	0.061410	0.059540	0.126015	0.132646	\$0.13
4	- 56	0.055420	0.058340	0.056560	0.119708	0.126014	\$0.12
3	- 57	0.052650	0.055420	0.053730	0.113725	0.119707	\$0.12
2	- 58	0.050020	0.052650	0.051050	0.108044	0.113724	\$0.11
1	- 59	0.047520	0.050020	0.048490	0.102644	0.108043	\$0.10
0	- 60	0.045140	0.047520	0.046070	0.097503	0.102643	\$0.10
-1	- 61	0.042880	0.045140	0.043770	0.092622	0.097502	\$0.09
-2	- 62	0.040740	0.042880	0.041580	0.087999	0.092621	\$0.09
-3	- 63	0.038700	0.040740	0.039500	0.083593	0.087998	\$0.09
-4	- 64	0.036770	0.038700	0.037520	0.079424	0.083592	\$0.08
-5	- 65	0.034930	0.036770	0.035650	0.075450	0.079423	\$0.08
-6	- 66	0.033180	0.034930	0.033870	0.071670	0.075449	\$0.07
-7	- 67	0.031520	0.033180	0.032170	0.068084	0.071669	\$0.07
-8	- 68	0.000000	0.031520	0.030560	0.000001	0.068083	\$0.07

Table of risk band rates by class/subclass

G6: Non-residential building construction

Risk band	Risk band change from class risk band	Risk profile index from	Risk profile index to	Risk band rate factor	Prior year rate from	Prior year rate to	Risk band rate
83	+ 23	2.983800	and above	3.071520	4.624891	and above	\$4.76
82	+ 22	2.841710	2.983800	2.925260	4.404652	4.624890	\$4.53
81	+ 21	2.706390	2.841710	2.785960	4.194906	4.404651	\$4.32
80	+ 20	2.577510	2.706390	2.653300	3.995142	4.194905	\$4.11
79	+ 19	2.454770	2.577510	2.526950	3.804895	3.995141	\$3.92
78	+ 18	2.337880	2.454770	2.406620	3.623715	3.804894	\$3.73
77	+ 17	2.226550	2.337880	2.292020	3.451154	3.623714	\$3.55
76	+ 16	2.120520	2.226550	2.182870	3.286807	3.451153	\$3.38
75	+ 15	2.019540	2.120520	2.078930	3.130288	3.286806	\$3.22
74	+ 14	1.923370	2.019540	1.979930	2.981225	3.130287	\$3.07
73	+ 13	1.831780	1.923370	1.885650	2.839260	2.981224	\$2.92
72	+ 12	1.744550	1.831780	1.795860	2.704054	2.839259	\$2.78
71	+ 11	1.661480	1.744550	1.710340	2.575295	2.704053	\$2.65
70	+ 10	1.582360	1.661480	1.628890	2.452659	2.575294	\$2.52
69	+ 9	1.507010	1.582360	1.551330	2.335867	2.452658	\$2.40
68	+ 8	1.435250	1.507010	1.477460	2.224639	2.335866	\$2.29
67	+ 7	1.366900	1.435250	1.407100	2.118696	2.224638	\$2.18
66	+ 6	1.301810	1.366900	1.340100	2.017807	2.118695	\$2.08
65	+ 5	1.239820	1.301810	1.276280	1.921722	2.017806	\$1.98
64	+ 4	1.180780	1.239820	1.215510	1.830210	1.921721	\$1.88
63	+ 3	1.124550	1.180780	1.157630	1.743054	1.830209	\$1.79
62	+ 2	1.071000	1.124550	1.102500	1.660051	1.743053	\$1.71
61	+ 1	1.020000	1.071000	1.050000	1.581001	1.660050	\$1.63
60	Class rate's risk band	0.980000	1.020000	1.000000	1.519001	1.581000	\$1.55
59	- 1	0.931000	0.980000	0.950000	1.443051	1.519000	\$1.47
58	- 2	0.884450	0.931000	0.902500	1.370899	1.443050	\$1.40
57	- 3	0.840230	0.884450	0.857380	1.302358	1.370898	\$1.33
56	- 4	0.798220	0.840230	0.814510	1.237242	1.302357	\$1.26
55	- 5	0.758310	0.798220	0.773780	1.175382	1.237241	\$1.20
54	- 6	0.720390	0.758310	0.735090	1.116606	1.175381	\$1.14
53	- 7	0.684370	0.720390	0.698340	1.060775	1.116605	\$1.08
52	- 8	0.650150	0.684370	0.663420	1.007734	1.060774	\$1.03
51	- 9	0.617640	0.650150	0.630250	0.957343	1.007733	\$0.98
50	- 10	0.586760	0.617640	0.598740	0.909479	0.957342	\$0.93
49	- 11	0.557420	0.586760	0.568800	0.864002	0.909478	\$0.88
48	- 12	0.529550	0.557420	0.540360	0.820804	0.864001	\$0.84
47	- 13	0.503070	0.529550	0.513340	0.779760	0.820803	\$0.80
46	- 14	0.477920	0.503070	0.487670	0.740777	0.779759	\$0.76
45	- 15	0.454020	0.477920	0.463290	0.703732	0.740776	\$0.72
44	- 16	0.431320	0.454020	0.440130	0.668547	0.703731	\$0.68
43	- 17	0.409750	0.431320	0.418120	0.635114	0.668546	\$0.65
42	- 18	0.389260	0.409750	0.397210	0.603354	0.635113	\$0.62
41	- 19	0.369800	0.389260	0.377350	0.573191	0.603353	\$0.58
40	- 20	0.351310	0.369800	0.358490	0.544532	0.573190	\$0.56
39	- 21	0.333740	0.351310	0.340560	0.517298	0.544531	\$0.53
38	- 22	0.317050	0.333740	0.323530	0.491429	0.517297	\$0.50
37	- 23	0.301200	0.317050	0.307360	0.466861	0.491428	\$0.48
36	- 24	0.286140	0.301200	0.291990	0.443518	0.466860	\$0.45
35	- 25	0.271830	0.286140	0.277390	0.421338	0.443517	\$0.43
34	- 26	0.258240	0.271830	0.263520	0.400273	0.421337	\$0.41
33	- 27	0.245330	0.258240	0.250340	0.380263	0.400272	\$0.39
32	- 28	0.233060	0.245330	0.237830	0.361244	0.380262	\$0.37
31	- 29	0.221410	0.233060	0.225940	0.343187	0.361243	\$0.35
30	- 30	0.210340	0.221410	0.214640	0.326028	0.343186	\$0.33
29	- 31	0.199820	0.210340	0.203910	0.309722	0.326027	\$0.32
28	- 32	0.189830	0.199820	0.193710	0.294238	0.309721	\$0.30
27	- 33	0.180340	0.189830	0.184030	0.279528	0.294237	\$0.29
26	- 34	0.171320	0.180340	0.174820	0.265547	0.279527	\$0.27
25	- 35	0.162750	0.171320	0.166080	0.252264	0.265546	\$0.26
24	- 36	0.154610	0.162750	0.157780	0.239647	0.252263	\$0.24
23	- 37	0.146880	0.154610	0.149890	0.227665	0.239646	\$0.23
22	- 38	0.139540	0.146880	0.142400	0.216288	0.227664	\$0.22
21	- 39	0.132560	0.139540	0.135280	0.205469	0.216287	\$0.21
20	- 40	0.125930	0.132560	0.128510	0.195193	0.205468	\$0.20

Table of risk band rates by class/subclass

G6: Non-residential building construction

Risk band	Risk band change from class risk band	Risk profile index from	Risk profile index to	Risk band rate factor	Prior year rate from	Prior year rate to	Risk band rate
19	- 41	0.119630	0.125930	0.122090	0.185428	0.195192	\$0.19
18	- 42	0.113650	0.119630	0.115980	0.176159	0.185427	\$0.18
17	- 43	0.107970	0.113650	0.110180	0.167355	0.176158	\$0.17
16	- 44	0.102570	0.107970	0.104670	0.158985	0.167354	\$0.16
15	- 45	0.097440	0.102570	0.099440	0.151033	0.158984	\$0.15
14	- 46	0.092570	0.097440	0.094470	0.143485	0.151032	\$0.15
13	- 47	0.087940	0.092570	0.089740	0.136308	0.143484	\$0.14
12	- 48	0.083540	0.087940	0.085260	0.129488	0.136307	\$0.13
11	- 49	0.079360	0.083540	0.080990	0.123009	0.129487	\$0.13
10	- 50	0.075390	0.079360	0.076940	0.116856	0.123008	\$0.12
9	- 51	0.071620	0.075390	0.073100	0.111012	0.116855	\$0.11
8	- 52	0.068040	0.071620	0.069440	0.105463	0.111011	\$0.11
7	- 53	0.064640	0.068040	0.065970	0.100193	0.105462	\$0.10
6	- 54	0.061410	0.064640	0.062670	0.095187	0.100192	\$0.10
5	- 55	0.058340	0.061410	0.059540	0.090428	0.095186	\$0.09
4	- 56	0.055420	0.058340	0.056560	0.085902	0.090427	\$0.09
3	- 57	0.052650	0.055420	0.053730	0.081609	0.085901	\$0.08
2	- 58	0.050020	0.052650	0.051050	0.077532	0.081608	\$0.08
1	- 59	0.047520	0.050020	0.048490	0.073657	0.077531	\$0.08
0	- 60	0.045140	0.047520	0.046070	0.069968	0.073656	\$0.07
-1	- 61	0.000000	0.045140	0.043770	0.000001	0.069967	\$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	Prior year rate from	Prior year rate to	Risk band rate
83	+ 23	2.983800	and above	3.071520	4.893433	and above	\$5.04
82	+ 22	2.841710	2.983800	2.925260	4.660405	4.893432	\$4.80
81	+ 21	2.706390	2.841710	2.785960	4.438481	4.660404	\$4.57
80	+ 20	2.577510	2.706390	2.653300	4.227117	4.438480	\$4.35
79	+ 19	2.454770	2.577510	2.526950	4.025824	4.227116	\$4.14
78	+ 18	2.337880	2.454770	2.406620	3.834124	4.025823	\$3.95
77	+ 17	2.226550	2.337880	2.292020	3.651543	3.834123	\$3.76
76	+ 16	2.120520	2.226550	2.182870	3.477654	3.651542	\$3.58
75	+ 15	2.019540	2.120520	2.078930	3.312047	3.477653	\$3.41
74	+ 14	1.923370	2.019540	1.979930	3.154328	3.312046	\$3.25
73	+ 13	1.831780	1.923370	1.885650	3.004120	3.154327	\$3.09
72	+ 12	1.744550	1.831780	1.795860	2.861063	3.004119	\$2.95
71	+ 11	1.661480	1.744550	1.710340	2.724828	2.861062	\$2.80
70	+ 10	1.582360	1.661480	1.628890	2.595071	2.724827	\$2.67
69	+ 9	1.507010	1.582360	1.551330	2.471497	2.595070	\$2.54
68	+ 8	1.435250	1.507010	1.477460	2.353811	2.471496	\$2.42
67	+ 7	1.366900	1.435250	1.407100	2.241717	2.353810	\$2.31
66	+ 6	1.301810	1.366900	1.340100	2.134969	2.241716	\$2.20
65	+ 5	1.239820	1.301810	1.276280	2.033306	2.134968	\$2.09
64	+ 4	1.180780	1.239820	1.215510	1.936480	2.033305	\$1.99
63	+ 3	1.124550	1.180780	1.157630	1.844263	1.936479	\$1.90
62	+ 2	1.071000	1.124550	1.102500	1.756441	1.844262	\$1.81
61	+ 1	1.020000	1.071000	1.050000	1.672801	1.756440	\$1.72
60	Class rate's risk band	0.980000	1.020000	1.000000	1.607201	1.672800	\$1.64
59	- 1	0.931000	0.980000	0.950000	1.526841	1.607200	\$1.56
58	- 2	0.884450	0.931000	0.902500	1.450499	1.526840	\$1.48
57	- 3	0.840230	0.884450	0.857380	1.377978	1.450498	\$1.41
56	- 4	0.798220	0.840230	0.814510	1.309082	1.377977	\$1.34
55	- 5	0.758310	0.798220	0.773780	1.243629	1.309081	\$1.27
54	- 6	0.720390	0.758310	0.735090	1.181441	1.243628	\$1.21
53	- 7	0.684370	0.720390	0.698340	1.122368	1.181440	\$1.15
52	- 8	0.650150	0.684370	0.663420	1.066247	1.122367	\$1.09
51	- 9	0.617640	0.650150	0.630250	1.012931	1.066246	\$1.03
50	- 10	0.586760	0.617640	0.598740	0.962287	1.012930	\$0.98
49	- 11	0.557420	0.586760	0.568800	0.914170	0.962286	\$0.93
48	- 12	0.529550	0.557420	0.540360	0.868463	0.914169	\$0.89
47	- 13	0.503070	0.529550	0.513340	0.825036	0.868462	\$0.84
46	- 14	0.477920	0.503070	0.487670	0.783790	0.825035	\$0.80
45	- 15	0.454020	0.477920	0.463290	0.744594	0.783789	\$0.76
44	- 16	0.431320	0.454020	0.440130	0.707366	0.744593	\$0.72
43	- 17	0.409750	0.431320	0.418120	0.671991	0.707365	\$0.69
42	- 18	0.389260	0.409750	0.397210	0.638387	0.671990	\$0.65
41	- 19	0.369800	0.389260	0.377350	0.606473	0.638386	\$0.62
40	- 20	0.351310	0.369800	0.358490	0.576149	0.606472	\$0.59
39	- 21	0.333740	0.351310	0.340560	0.547335	0.576148	\$0.56
38	- 22	0.317050	0.333740	0.323530	0.519963	0.547334	\$0.53
37	- 23	0.301200	0.317050	0.307360	0.493969	0.519962	\$0.50
36	- 24	0.286140	0.301200	0.291990	0.469271	0.493968	\$0.48
35	- 25	0.271830	0.286140	0.277390	0.445802	0.469270	\$0.45
34	- 26	0.258240	0.271830	0.263520	0.423515	0.445801	\$0.43
33	- 27	0.245330	0.258240	0.250340	0.402342	0.423514	\$0.41
32	- 28	0.233060	0.245330	0.237830	0.382219	0.402341	\$0.39
31	- 29	0.221410	0.233060	0.225940	0.363113	0.382218	\$0.37
30	- 30	0.210340	0.221410	0.214640	0.344959	0.363112	\$0.35
29	- 31	0.199820	0.210340	0.203910	0.327706	0.344958	\$0.33
28	- 32	0.189830	0.199820	0.193710	0.311322	0.327705	\$0.32
27	- 33	0.180340	0.189830	0.184030	0.295759	0.311321	\$0.30
26	- 34	0.171320	0.180340	0.174820	0.280966	0.295758	\$0.29
25	- 35	0.162750	0.171320	0.166080	0.266911	0.280965	\$0.27
24	- 36	0.154610	0.162750	0.157780	0.253561	0.266910	\$0.26
23	- 37	0.146880	0.154610	0.149890	0.240884	0.253560	\$0.25
22	- 38	0.139540	0.146880	0.142400	0.228847	0.240883	\$0.23
21	- 39	0.132560	0.139540	0.135280	0.217399	0.228846	\$0.22
20	- 40	0.125930	0.132560	0.128510	0.206526	0.217398	\$0.21

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	Prior year rate from	Prior year rate to	Risk band rate
19	- 41	0.119630	0.125930	0.122090	0.196194	0.206525	\$0.20
18	- 42	0.113650	0.119630	0.115980	0.186387	0.196193	\$0.19
17	- 43	0.107970	0.113650	0.110180	0.177072	0.186386	\$0.18
16	- 44	0.102570	0.107970	0.104670	0.168216	0.177071	\$0.17
15	- 45	0.097440	0.102570	0.099440	0.159803	0.168215	\$0.16
14	- 46	0.092570	0.097440	0.094470	0.151816	0.159802	\$0.15
13	- 47	0.087940	0.092570	0.089740	0.144223	0.151815	\$0.15
12	- 48	0.083540	0.087940	0.085260	0.137007	0.144222	\$0.14
11	- 49	0.079360	0.083540	0.080990	0.130151	0.137006	\$0.13
10	- 50	0.075390	0.079360	0.076940	0.123641	0.130150	\$0.13
9	- 51	0.071620	0.075390	0.073100	0.117458	0.123640	\$0.12
8	- 52	0.068040	0.071620	0.069440	0.111587	0.117457	\$0.11
7	- 53	0.064640	0.068040	0.065970	0.106011	0.111586	\$0.11
6	- 54	0.061410	0.064640	0.062670	0.100713	0.106010	\$0.10
5	- 55	0.058340	0.061410	0.059540	0.095679	0.100712	\$0.10
4	- 56	0.055420	0.058340	0.056560	0.090890	0.095678	\$0.09
3	- 57	0.052650	0.055420	0.053730	0.086347	0.090889	\$0.09
2	- 58	0.050020	0.052650	0.051050	0.082034	0.086346	\$0.08
1	- 59	0.047520	0.050020	0.048490	0.077934	0.082033	\$0.08
0	- 60	0.045140	0.047520	0.046070	0.074031	0.077933	\$0.08
-1	- 61	0.042880	0.045140	0.043770	0.070324	0.074030	\$0.07
-2	- 62	0.000000	0.042880	0.041580	0.000001	0.070323	\$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	Prior year rate from	Prior year rate to	Risk band rate
83	+ 23	2.983800	and above	3.071520	2.357203	and above	\$2.43
82	+ 22	2.841710	2.983800	2.925260	2.244952	2.357202	\$2.31
81	+ 21	2.706390	2.841710	2.785960	2.138049	2.244951	\$2.20
80	+ 20	2.577510	2.706390	2.653300	2.036234	2.138048	\$2.10
79	+ 19	2.454770	2.577510	2.526950	1.939269	2.036233	\$2.00
78	+ 18	2.337880	2.454770	2.406620	1.846926	1.939268	\$1.90
77	+ 17	2.226550	2.337880	2.292020	1.758976	1.846925	\$1.81
76	+ 16	2.120520	2.226550	2.182870	1.675212	1.758975	\$1.72
75	+ 15	2.019540	2.120520	2.078930	1.595438	1.675211	\$1.64
74	+ 14	1.923370	2.019540	1.979930	1.519463	1.595437	\$1.56
73	+ 13	1.831780	1.923370	1.885650	1.447107	1.519462	\$1.49
72	+ 12	1.744550	1.831780	1.795860	1.378196	1.447106	\$1.42
71	+ 11	1.661480	1.744550	1.710340	1.312570	1.378195	\$1.35
70	+ 10	1.582360	1.661480	1.628890	1.250065	1.312569	\$1.29
69	+ 9	1.507010	1.582360	1.551330	1.190539	1.250064	\$1.23
68	+ 8	1.435250	1.507010	1.477460	1.133849	1.190538	\$1.17
67	+ 7	1.366900	1.435250	1.407100	1.079852	1.133848	\$1.11
66	+ 6	1.301810	1.366900	1.340100	1.028431	1.079851	\$1.06
65	+ 5	1.239820	1.301810	1.276280	0.979459	1.028430	\$1.01
64	+ 4	1.180780	1.239820	1.215510	0.932817	0.979458	\$0.96
63	+ 3	1.124550	1.180780	1.157630	0.888396	0.932816	\$0.91
62	+ 2	1.071000	1.124550	1.102500	0.846091	0.888395	\$0.87
61	+ 1	1.020000	1.071000	1.050000	0.805801	0.846090	\$0.83
60	Class rate's risk band	0.980000	1.020000	1.000000	0.774201	0.805800	\$0.79
59	- 1	0.931000	0.980000	0.950000	0.735491	0.774200	\$0.75
58	- 2	0.884450	0.931000	0.902500	0.698717	0.735490	\$0.71
57	- 3	0.840230	0.884450	0.857380	0.663783	0.698716	\$0.68
56	- 4	0.798220	0.840230	0.814510	0.630595	0.663782	\$0.64
55	- 5	0.758310	0.798220	0.773780	0.599066	0.630594	\$0.61
54	- 6	0.720390	0.758310	0.735090	0.569109	0.599065	\$0.58
53	- 7	0.684370	0.720390	0.698340	0.540653	0.569108	\$0.55
52	- 8	0.650150	0.684370	0.663420	0.513620	0.540652	\$0.52
51	- 9	0.617640	0.650150	0.630250	0.487937	0.513619	\$0.50
50	- 10	0.586760	0.617640	0.598740	0.463541	0.487936	\$0.47
49	- 11	0.557420	0.586760	0.568800	0.440363	0.463540	\$0.45
48	- 12	0.529550	0.557420	0.540360	0.418346	0.440362	\$0.43
47	- 13	0.503070	0.529550	0.513340	0.397426	0.418345	\$0.41
46	- 14	0.477920	0.503070	0.487670	0.377558	0.397425	\$0.39
45	- 15	0.454020	0.477920	0.463290	0.358677	0.377557	\$0.37
44	- 16	0.431320	0.454020	0.440130	0.340744	0.358676	\$0.35
43	- 17	0.409750	0.431320	0.418120	0.323704	0.340743	\$0.33
42	- 18	0.389260	0.409750	0.397210	0.307516	0.323703	\$0.31
41	- 19	0.369800	0.389260	0.377350	0.292143	0.307515	\$0.30
40	- 20	0.351310	0.369800	0.358490	0.277536	0.292142	\$0.28
39	- 21	0.333740	0.351310	0.340560	0.263656	0.277535	\$0.27
38	- 22	0.317050	0.333740	0.323530	0.250471	0.263655	\$0.26
37	- 23	0.301200	0.317050	0.307360	0.237949	0.250470	\$0.24
36	- 24	0.286140	0.301200	0.291990	0.226052	0.237948	\$0.23
35	- 25	0.271830	0.286140	0.277390	0.214747	0.226051	\$0.22
34	- 26	0.258240	0.271830	0.263520	0.204011	0.214746	\$0.21
33	- 27	0.245330	0.258240	0.250340	0.193812	0.204010	\$0.20
32	- 28	0.233060	0.245330	0.237830	0.184118	0.193811	\$0.19
31	- 29	0.221410	0.233060	0.225940	0.174915	0.184117	\$0.18
30	- 30	0.210340	0.221410	0.214640	0.166170	0.174914	\$0.17
29	- 31	0.199820	0.210340	0.203910	0.157859	0.166169	\$0.16
28	- 32	0.189830	0.199820	0.193710	0.149967	0.157858	\$0.15
27	- 33	0.180340	0.189830	0.184030	0.142470	0.149966	\$0.15
26	- 34	0.171320	0.180340	0.174820	0.135344	0.142469	\$0.14
25	- 35	0.162750	0.171320	0.166080	0.128574	0.135343	\$0.13
24	- 36	0.154610	0.162750	0.157780	0.122143	0.128573	\$0.12
23	- 37	0.146880	0.154610	0.149890	0.116036	0.122142	\$0.12
22	- 38	0.139540	0.146880	0.142400	0.110238	0.116035	\$0.11
21	- 39	0.132560	0.139540	0.135280	0.104723	0.110237	\$0.11
20	- 40	0.125930	0.132560	0.128510	0.099486	0.104722	\$0.10

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	Prior year rate from	Prior year rate to	Risk band rate
19	- 41	0.119630	0.125930	0.122090	0.094509	0.099485	\$0.10
18	- 42	0.113650	0.119630	0.115980	0.089785	0.094508	\$0.09
17	- 43	0.107970	0.113650	0.110180	0.085297	0.089784	\$0.09
16	- 44	0.102570	0.107970	0.104670	0.081031	0.085296	\$0.08
15	- 45	0.097440	0.102570	0.099440	0.076979	0.081030	\$0.08
14	- 46	0.092570	0.097440	0.094470	0.073131	0.076978	\$0.07
13	- 47	0.087940	0.092570	0.089740	0.069474	0.073130	\$0.07
12	- 48	0.000000	0.087940	0.085260	0.000001	0.069473	\$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	Prior year rate from	Prior year rate to	Risk band rate
83	+ 23	2.983800	and above	3.071520	3.878941	and above	\$3.99
82	+ 22	2.841710	2.983800	2.925260	3.694224	3.878940	\$3.80
81	+ 21	2.706390	2.841710	2.785960	3.518308	3.694223	\$3.62
80	+ 20	2.577510	2.706390	2.653300	3.350764	3.518307	\$3.45
79	+ 19	2.454770	2.577510	2.526950	3.191202	3.350763	\$3.29
78	+ 18	2.337880	2.454770	2.406620	3.039245	3.191201	\$3.13
77	+ 17	2.226550	2.337880	2.292020	2.894516	3.039244	\$2.98
76	+ 16	2.120520	2.226550	2.182870	2.756677	2.894515	\$2.84
75	+ 15	2.019540	2.120520	2.078930	2.625403	2.756676	\$2.70
74	+ 14	1.923370	2.019540	1.979930	2.500382	2.625402	\$2.57
73	+ 13	1.831780	1.923370	1.885650	2.381315	2.500381	\$2.45
72	+ 12	1.744550	1.831780	1.795860	2.267916	2.381314	\$2.33
71	+ 11	1.661480	1.744550	1.710340	2.159925	2.267915	\$2.22
70	+ 10	1.582360	1.661480	1.628890	2.057069	2.159924	\$2.12
69	+ 9	1.507010	1.582360	1.551330	1.959114	2.057068	\$2.02
68	+ 8	1.435250	1.507010	1.477460	1.865826	1.959113	\$1.92
67	+ 7	1.366900	1.435250	1.407100	1.776971	1.865825	\$1.83
66	+ 6	1.301810	1.366900	1.340100	1.692354	1.776970	\$1.74
65	+ 5	1.239820	1.301810	1.276280	1.611767	1.692353	\$1.66
64	+ 4	1.180780	1.239820	1.215510	1.535015	1.611766	\$1.58
63	+ 3	1.124550	1.180780	1.157630	1.461916	1.535014	\$1.50
62	+ 2	1.071000	1.124550	1.102500	1.392301	1.461915	\$1.43
61	+ 1	1.020000	1.071000	1.050000	1.326001	1.392300	\$1.37
60	Class rate's risk band	0.980000	1.020000	1.000000	1.274001	1.326000	\$1.30
59	- 1	0.931000	0.980000	0.950000	1.210301	1.274000	\$1.24
58	- 2	0.884450	0.931000	0.902500	1.149786	1.210300	\$1.17
57	- 3	0.840230	0.884450	0.857380	1.092300	1.149785	\$1.11
56	- 4	0.798220	0.840230	0.814510	1.037687	1.092299	\$1.06
55	- 5	0.758310	0.798220	0.773780	0.985804	1.037686	\$1.01
54	- 6	0.720390	0.758310	0.735090	0.936508	0.985803	\$0.96
53	- 7	0.684370	0.720390	0.698340	0.889682	0.936507	\$0.91
52	- 8	0.650150	0.684370	0.663420	0.845196	0.889681	\$0.86
51	- 9	0.617640	0.650150	0.630250	0.802933	0.845195	\$0.82
50	- 10	0.586760	0.617640	0.598740	0.762789	0.802932	\$0.78
49	- 11	0.557420	0.586760	0.568800	0.724647	0.762788	\$0.74
48	- 12	0.529550	0.557420	0.540360	0.688416	0.724646	\$0.70
47	- 13	0.503070	0.529550	0.513340	0.653992	0.688415	\$0.67
46	- 14	0.477920	0.503070	0.487670	0.621297	0.653991	\$0.63
45	- 15	0.454020	0.477920	0.463290	0.590227	0.621296	\$0.60
44	- 16	0.431320	0.454020	0.440130	0.560717	0.590226	\$0.57
43	- 17	0.409750	0.431320	0.418120	0.532676	0.560716	\$0.54
42	- 18	0.389260	0.409750	0.397210	0.506039	0.532675	\$0.52
41	- 19	0.369800	0.389260	0.377350	0.480741	0.506038	\$0.49
40	- 20	0.351310	0.369800	0.358490	0.456704	0.480740	\$0.47
39	- 21	0.333740	0.351310	0.340560	0.433863	0.456703	\$0.44
38	- 22	0.317050	0.333740	0.323530	0.412166	0.433862	\$0.42
37	- 23	0.301200	0.317050	0.307360	0.391561	0.412165	\$0.40
36	- 24	0.286140	0.301200	0.291990	0.371983	0.391560	\$0.38
35	- 25	0.271830	0.286140	0.277390	0.353380	0.371982	\$0.36
34	- 26	0.258240	0.271830	0.263520	0.335713	0.353379	\$0.34
33	- 27	0.245330	0.258240	0.250340	0.318930	0.335712	\$0.33
32	- 28	0.233060	0.245330	0.237830	0.302979	0.318929	\$0.31
31	- 29	0.221410	0.233060	0.225940	0.287834	0.302978	\$0.29
30	- 30	0.210340	0.221410	0.214640	0.273443	0.287833	\$0.28
29	- 31	0.199820	0.210340	0.203910	0.259767	0.273442	\$0.27
28	- 32	0.189830	0.199820	0.193710	0.246780	0.259766	\$0.25
27	- 33	0.180340	0.189830	0.184030	0.234443	0.246779	\$0.24
26	- 34	0.171320	0.180340	0.174820	0.222717	0.234442	\$0.23
25	- 35	0.162750	0.171320	0.166080	0.211576	0.222716	\$0.22
24	- 36	0.154610	0.162750	0.157780	0.200994	0.211575	\$0.21
23	- 37	0.146880	0.154610	0.149890	0.190945	0.200993	\$0.19
22	- 38	0.139540	0.146880	0.142400	0.181403	0.190944	\$0.19
21	- 39	0.132560	0.139540	0.135280	0.172329	0.181402	\$0.18
20	- 40	0.125930	0.132560	0.128510	0.163710	0.172328	\$0.17

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	Prior year rate from	Prior year rate to	Risk band rate
19	- 41	0.119630	0.125930	0.122090	0.155520	0.163709	\$0.16
18	- 42	0.113650	0.119630	0.115980	0.147746	0.155519	\$0.15
17	- 43	0.107970	0.113650	0.110180	0.140362	0.147745	\$0.14
16	- 44	0.102570	0.107970	0.104670	0.133342	0.140361	\$0.14
15	- 45	0.097440	0.102570	0.099440	0.126673	0.133341	\$0.13
14	- 46	0.092570	0.097440	0.094470	0.120342	0.126672	\$0.12
13	- 47	0.087940	0.092570	0.089740	0.114323	0.120341	\$0.12
12	- 48	0.083540	0.087940	0.085260	0.108603	0.114322	\$0.11
11	- 49	0.079360	0.083540	0.080990	0.103169	0.108602	\$0.11
10	- 50	0.075390	0.079360	0.076940	0.098008	0.103168	\$0.10
9	- 51	0.071620	0.075390	0.073100	0.093107	0.098007	\$0.10
8	- 52	0.068040	0.071620	0.069440	0.088453	0.093106	\$0.09
7	- 53	0.064640	0.068040	0.065970	0.084033	0.088452	\$0.09
6	- 54	0.061410	0.064640	0.062670	0.079834	0.084032	\$0.08
5	- 55	0.058340	0.061410	0.059540	0.075843	0.079833	\$0.08
4	- 56	0.055420	0.058340	0.056560	0.072047	0.075842	\$0.07
3	- 57	0.052650	0.055420	0.053730	0.068446	0.072046	\$0.07
2	- 58	0.000000	0.052650	0.051050	0.000001	0.068445	\$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	Prior year rate from	Prior year rate to	Risk band rate
83	+ 23	2.983800	and above	3.071520	2.595907	and above	\$2.67
82	+ 22	2.841710	2.983800	2.925260	2.472289	2.595906	\$2.54
81	+ 21	2.706390	2.841710	2.785960	2.354560	2.472288	\$2.42
80	+ 20	2.577510	2.706390	2.653300	2.242435	2.354559	\$2.31
79	+ 19	2.454770	2.577510	2.526950	2.135651	2.242434	\$2.20
78	+ 18	2.337880	2.454770	2.406620	2.033957	2.135650	\$2.09
77	+ 17	2.226550	2.337880	2.292020	1.937100	2.033956	\$1.99
76	+ 16	2.120520	2.226550	2.182870	1.844853	1.937099	\$1.90
75	+ 15	2.019540	2.120520	2.078930	1.757001	1.844852	\$1.81
74	+ 14	1.923370	2.019540	1.979930	1.673333	1.757000	\$1.72
73	+ 13	1.831780	1.923370	1.885650	1.593650	1.673332	\$1.64
72	+ 12	1.744550	1.831780	1.795860	1.517760	1.593649	\$1.56
71	+ 11	1.661480	1.744550	1.710340	1.445489	1.517759	\$1.49
70	+ 10	1.582360	1.661480	1.628890	1.376654	1.445488	\$1.42
69	+ 9	1.507010	1.582360	1.551330	1.311100	1.376653	\$1.35
68	+ 8	1.435250	1.507010	1.477460	1.248669	1.311099	\$1.29
67	+ 7	1.366900	1.435250	1.407100	1.189204	1.248668	\$1.22
66	+ 6	1.301810	1.366900	1.340100	1.132576	1.189203	\$1.17
65	+ 5	1.239820	1.301810	1.276280	1.078644	1.132575	\$1.11
64	+ 4	1.180780	1.239820	1.215510	1.027280	1.078643	\$1.06
63	+ 3	1.124550	1.180780	1.157630	0.978360	1.027279	\$1.01
62	+ 2	1.071000	1.124550	1.102500	0.931771	0.978359	\$0.96
61	+ 1	1.020000	1.071000	1.050000	0.887401	0.931770	\$0.91
60	Class rate's risk band	0.980000	1.020000	1.000000	0.852601	0.887400	\$0.87
59	- 1	0.931000	0.980000	0.950000	0.809971	0.852600	\$0.83
58	- 2	0.884450	0.931000	0.902500	0.769473	0.809970	\$0.79
57	- 3	0.840230	0.884450	0.857380	0.731001	0.769472	\$0.75
56	- 4	0.798220	0.840230	0.814510	0.694452	0.731000	\$0.71
55	- 5	0.758310	0.798220	0.773780	0.659731	0.694451	\$0.67
54	- 6	0.720390	0.758310	0.735090	0.626740	0.659730	\$0.64
53	- 7	0.684370	0.720390	0.698340	0.595403	0.626739	\$0.61
52	- 8	0.650150	0.684370	0.663420	0.565632	0.595402	\$0.58
51	- 9	0.617640	0.650150	0.630250	0.537348	0.565631	\$0.55
50	- 10	0.586760	0.617640	0.598740	0.510482	0.537347	\$0.52
49	- 11	0.557420	0.586760	0.568800	0.484956	0.510481	\$0.49
48	- 12	0.529550	0.557420	0.540360	0.460710	0.484955	\$0.47
47	- 13	0.503070	0.529550	0.513340	0.437672	0.460709	\$0.45
46	- 14	0.477920	0.503070	0.487670	0.415791	0.437671	\$0.42
45	- 15	0.454020	0.477920	0.463290	0.394998	0.415790	\$0.40
44	- 16	0.431320	0.454020	0.440130	0.375249	0.394997	\$0.38
43	- 17	0.409750	0.431320	0.418120	0.356484	0.375248	\$0.36
42	- 18	0.389260	0.409750	0.397210	0.338657	0.356483	\$0.35
41	- 19	0.369800	0.389260	0.377350	0.321727	0.338656	\$0.33
40	- 20	0.351310	0.369800	0.358490	0.305641	0.321726	\$0.31
39	- 21	0.333740	0.351310	0.340560	0.290355	0.305640	\$0.30
38	- 22	0.317050	0.333740	0.323530	0.275835	0.290354	\$0.28
37	- 23	0.301200	0.317050	0.307360	0.262045	0.275834	\$0.27
36	- 24	0.286140	0.301200	0.291990	0.248943	0.262044	\$0.25
35	- 25	0.271830	0.286140	0.277390	0.236493	0.248942	\$0.24
34	- 26	0.258240	0.271830	0.263520	0.224670	0.236492	\$0.23
33	- 27	0.245330	0.258240	0.250340	0.213438	0.224669	\$0.22
32	- 28	0.233060	0.245330	0.237830	0.202763	0.213437	\$0.21
31	- 29	0.221410	0.233060	0.225940	0.192628	0.202762	\$0.20
30	- 30	0.210340	0.221410	0.214640	0.182997	0.192627	\$0.19
29	- 31	0.199820	0.210340	0.203910	0.173844	0.182996	\$0.18
28	- 32	0.189830	0.199820	0.193710	0.165153	0.173843	\$0.17
27	- 33	0.180340	0.189830	0.184030	0.156897	0.165152	\$0.16
26	- 34	0.171320	0.180340	0.174820	0.149049	0.156896	\$0.15
25	- 35	0.162750	0.171320	0.166080	0.141594	0.149048	\$0.14
24	- 36	0.154610	0.162750	0.157780	0.134512	0.141593	\$0.14
23	- 37	0.146880	0.154610	0.149890	0.127787	0.134511	\$0.13
22	- 38	0.139540	0.146880	0.142400	0.121401	0.127786	\$0.12
21	- 39	0.132560	0.139540	0.135280	0.115328	0.121400	\$0.12
20	- 40	0.125930	0.132560	0.128510	0.109560	0.115327	\$0.11

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	Prior year rate from	Prior year rate to	Risk band rate
19	- 41	0.119630	0.125930	0.122090	0.104079	0.109559	\$0.11
18	- 42	0.113650	0.119630	0.115980	0.098877	0.104078	\$0.10
17	- 43	0.107970	0.113650	0.110180	0.093935	0.098876	\$0.10
16	- 44	0.102570	0.107970	0.104670	0.089237	0.093934	\$0.09
15	- 45	0.097440	0.102570	0.099440	0.084774	0.089236	\$0.09
14	- 46	0.092570	0.097440	0.094470	0.080537	0.084773	\$0.08
13	- 47	0.087940	0.092570	0.089740	0.076509	0.080536	\$0.08
12	- 48	0.083540	0.087940	0.085260	0.072681	0.076508	\$0.07
11	- 49	0.079360	0.083540	0.080990	0.069044	0.072680	\$0.07
10	- 50	0.000000	0.079360	0.076940	0.000001	0.069043	\$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	Prior year rate from	Prior year rate to	Risk band rate
83	+ 23	2.983800	and above	3.071520	1.133845	and above	\$1.17
82	+ 22	2.841710	2.983800	2.925260	1.079851	1.133844	\$1.11
81	+ 21	2.706390	2.841710	2.785960	1.028429	1.079850	\$1.06
80	+ 20	2.577510	2.706390	2.653300	0.979455	1.028428	\$1.01
79	+ 19	2.454770	2.577510	2.526950	0.932814	0.979454	\$0.96
78	+ 18	2.337880	2.454770	2.406620	0.888395	0.932813	\$0.91
77	+ 17	2.226550	2.337880	2.292020	0.846090	0.888394	\$0.87
76	+ 16	2.120520	2.226550	2.182870	0.805799	0.846089	\$0.83
75	+ 15	2.019540	2.120520	2.078930	0.767426	0.805798	\$0.79
74	+ 14	1.923370	2.019540	1.979930	0.730882	0.767425	\$0.75
73	+ 13	1.831780	1.923370	1.885650	0.696077	0.730881	\$0.72
72	+ 12	1.744550	1.831780	1.795860	0.662930	0.696076	\$0.68
71	+ 11	1.661480	1.744550	1.710340	0.631363	0.662929	\$0.65
70	+ 10	1.582360	1.661480	1.628890	0.601298	0.631362	\$0.62
69	+ 9	1.507010	1.582360	1.551330	0.572665	0.601297	\$0.59
68	+ 8	1.435250	1.507010	1.477460	0.545396	0.572664	\$0.56
67	+ 7	1.366900	1.435250	1.407100	0.519423	0.545395	\$0.53
66	+ 6	1.301810	1.366900	1.340100	0.494689	0.519422	\$0.51
65	+ 5	1.239820	1.301810	1.276280	0.471133	0.494688	\$0.48
64	+ 4	1.180780	1.239820	1.215510	0.448697	0.471132	\$0.46
63	+ 3	1.124550	1.180780	1.157630	0.427330	0.448696	\$0.44
62	+ 2	1.071000	1.124550	1.102500	0.406981	0.427329	\$0.42
61	+ 1	1.020000	1.071000	1.050000	0.387601	0.406980	\$0.40
60	Class rate's risk band	0.980000	1.020000	1.000000	0.372401	0.387600	\$0.38
59	- 1	0.931000	0.980000	0.950000	0.353781	0.372400	\$0.36
58	- 2	0.884450	0.931000	0.902500	0.336092	0.353780	\$0.34
57	- 3	0.840230	0.884450	0.857380	0.319288	0.336091	\$0.33
56	- 4	0.798220	0.840230	0.814510	0.303325	0.319287	\$0.31
55	- 5	0.758310	0.798220	0.773780	0.288159	0.303324	\$0.29
54	- 6	0.720390	0.758310	0.735090	0.273749	0.288158	\$0.28
53	- 7	0.684370	0.720390	0.698340	0.260062	0.273748	\$0.27
52	- 8	0.650150	0.684370	0.663420	0.247058	0.260061	\$0.25
51	- 9	0.617640	0.650150	0.630250	0.234704	0.247057	\$0.24
50	- 10	0.586760	0.617640	0.598740	0.222970	0.234703	\$0.23
49	- 11	0.557420	0.586760	0.568800	0.211821	0.222969	\$0.22
48	- 12	0.529550	0.557420	0.540360	0.201230	0.211820	\$0.21
47	- 13	0.503070	0.529550	0.513340	0.191168	0.201229	\$0.20
46	- 14	0.477920	0.503070	0.487670	0.181611	0.191167	\$0.19
45	- 15	0.454020	0.477920	0.463290	0.172529	0.181610	\$0.18
44	- 16	0.431320	0.454020	0.440130	0.163903	0.172528	\$0.17
43	- 17	0.409750	0.431320	0.418120	0.155706	0.163902	\$0.16
42	- 18	0.389260	0.409750	0.397210	0.147920	0.155705	\$0.15
41	- 19	0.369800	0.389260	0.377350	0.140525	0.147919	\$0.14
40	- 20	0.351310	0.369800	0.358490	0.133499	0.140524	\$0.14
39	- 21	0.333740	0.351310	0.340560	0.126822	0.133498	\$0.13
38	- 22	0.317050	0.333740	0.323530	0.120480	0.126821	\$0.12
37	- 23	0.301200	0.317050	0.307360	0.114457	0.120479	\$0.12
36	- 24	0.286140	0.301200	0.291990	0.108734	0.114456	\$0.11
35	- 25	0.271830	0.286140	0.277390	0.103296	0.108733	\$0.11
34	- 26	0.258240	0.271830	0.263520	0.098132	0.103295	\$0.10
33	- 27	0.245330	0.258240	0.250340	0.093226	0.098131	\$0.10
32	- 28	0.233060	0.245330	0.237830	0.088564	0.093225	\$0.09
31	- 29	0.221410	0.233060	0.225940	0.084137	0.088563	\$0.09
30	- 30	0.210340	0.221410	0.214640	0.079930	0.084136	\$0.08
29	- 31	0.199820	0.210340	0.203910	0.075933	0.079929	\$0.08
28	- 32	0.189830	0.199820	0.193710	0.072136	0.075932	\$0.07
27	- 33	0.180340	0.189830	0.184030	0.068530	0.072135	\$0.07
26	- 34	0.000000	0.180340	0.174820	0.000001	0.068529	\$0.07

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	Prior year rate from	Prior year rate to	Risk band rate
83	+ 23	2.983800	and above	3.071520	3.073315	and above	\$3.16
82	+ 22	2.841710	2.983800	2.925260	2.926962	3.073314	\$3.01
81	+ 21	2.706390	2.841710	2.785960	2.787583	2.926961	\$2.87
80	+ 20	2.577510	2.706390	2.653300	2.654836	2.787582	\$2.73
79	+ 19	2.454770	2.577510	2.526950	2.528414	2.654835	\$2.60
78	+ 18	2.337880	2.454770	2.406620	2.408017	2.528413	\$2.48
77	+ 17	2.226550	2.337880	2.292020	2.293348	2.408016	\$2.36
76	+ 16	2.120520	2.226550	2.182870	2.184137	2.293347	\$2.25
75	+ 15	2.019540	2.120520	2.078930	2.080127	2.184136	\$2.14
74	+ 14	1.923370	2.019540	1.979930	1.981072	2.080126	\$2.04
73	+ 13	1.831780	1.923370	1.885650	1.886734	1.981071	\$1.94
72	+ 12	1.744550	1.831780	1.795860	1.796888	1.886733	\$1.85
71	+ 11	1.661480	1.744550	1.710340	1.711325	1.796887	\$1.76
70	+ 10	1.582360	1.661480	1.628890	1.629832	1.711324	\$1.68
69	+ 9	1.507010	1.582360	1.551330	1.552221	1.629831	\$1.60
68	+ 8	1.435250	1.507010	1.477460	1.478309	1.552220	\$1.52
67	+ 7	1.366900	1.435250	1.407100	1.407908	1.478308	\$1.45
66	+ 6	1.301810	1.366900	1.340100	1.340865	1.407907	\$1.38
65	+ 5	1.239820	1.301810	1.276280	1.277016	1.340864	\$1.31
64	+ 4	1.180780	1.239820	1.215510	1.216204	1.277015	\$1.25
63	+ 3	1.124550	1.180780	1.157630	1.158288	1.216203	\$1.19
62	+ 2	1.071000	1.124550	1.102500	1.103131	1.158287	\$1.14
61	+ 1	1.020000	1.071000	1.050000	1.050601	1.103130	\$1.08
60	Class rate's risk band	0.980000	1.020000	1.000000	1.009401	1.050600	\$1.03
59	- 1	0.931000	0.980000	0.950000	0.958931	1.009400	\$0.98
58	- 2	0.884450	0.931000	0.902500	0.910985	0.958930	\$0.93
57	- 3	0.840230	0.884450	0.857380	0.865438	0.910984	\$0.88
56	- 4	0.798220	0.840230	0.814510	0.822168	0.865437	\$0.84
55	- 5	0.758310	0.798220	0.773780	0.781060	0.822167	\$0.80
54	- 6	0.720390	0.758310	0.735090	0.742203	0.781059	\$0.76
53	- 7	0.684370	0.720390	0.698340	0.704902	0.742202	\$0.72
52	- 8	0.650150	0.684370	0.663420	0.669656	0.704901	\$0.68
51	- 9	0.617640	0.650150	0.630250	0.636170	0.669655	\$0.65
50	- 10	0.586760	0.617640	0.598740	0.604364	0.636169	\$0.62
49	- 11	0.557420	0.586760	0.568800	0.574144	0.604363	\$0.59
48	- 12	0.529550	0.557420	0.540360	0.545438	0.574143	\$0.56
47	- 13	0.503070	0.529550	0.513340	0.518163	0.545437	\$0.53
46	- 14	0.477920	0.503070	0.487670	0.492259	0.518162	\$0.50
45	- 15	0.454020	0.477920	0.463290	0.467642	0.492258	\$0.48
44	- 16	0.431320	0.454020	0.440130	0.444261	0.467641	\$0.45
43	- 17	0.409750	0.431320	0.418120	0.422044	0.444260	\$0.43
42	- 18	0.389260	0.409750	0.397210	0.400939	0.422043	\$0.41
41	- 19	0.369800	0.389260	0.377350	0.380895	0.400938	\$0.39
40	- 20	0.351310	0.369800	0.358490	0.361850	0.380894	\$0.37
39	- 21	0.333740	0.351310	0.340560	0.343753	0.361849	\$0.35
38	- 22	0.317050	0.333740	0.323530	0.326563	0.343752	\$0.33
37	- 23	0.301200	0.317050	0.307360	0.310237	0.326562	\$0.32
36	- 24	0.286140	0.301200	0.291990	0.294725	0.310236	\$0.30
35	- 25	0.271830	0.286140	0.277390	0.279986	0.294724	\$0.29
34	- 26	0.258240	0.271830	0.263520	0.265988	0.279985	\$0.27
33	- 27	0.245330	0.258240	0.250340	0.252691	0.265987	\$0.26
32	- 28	0.233060	0.245330	0.237830	0.240053	0.252690	\$0.24
31	- 29	0.221410	0.233060	0.225940	0.228053	0.240052	\$0.23
30	- 30	0.210340	0.221410	0.214640	0.216651	0.228052	\$0.22
29	- 31	0.199820	0.210340	0.203910	0.205816	0.216650	\$0.21
28	- 32	0.189830	0.199820	0.193710	0.195526	0.205815	\$0.20
27	- 33	0.180340	0.189830	0.184030	0.185751	0.195525	\$0.19
26	- 34	0.171320	0.180340	0.174820	0.176461	0.185750	\$0.18
25	- 35	0.162750	0.171320	0.166080	0.167634	0.176460	\$0.17
24	- 36	0.154610	0.162750	0.157780	0.159249	0.167633	\$0.16
23	- 37	0.146880	0.154610	0.149890	0.151287	0.159248	\$0.15
22	- 38	0.139540	0.146880	0.142400	0.143727	0.151286	\$0.15
21	- 39	0.132560	0.139540	0.135280	0.136538	0.143726	\$0.14
20	- 40	0.125930	0.132560	0.128510	0.129709	0.136537	\$0.13

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	Prior year rate from	Prior year rate to	Risk band rate
19	- 41	0.119630	0.125930	0.122090	0.123220	0.129708	\$0.13
18	- 42	0.113650	0.119630	0.115980	0.117061	0.123219	\$0.12
17	- 43	0.107970	0.113650	0.110180	0.111210	0.117060	\$0.11
16	- 44	0.102570	0.107970	0.104670	0.105648	0.111209	\$0.11
15	- 45	0.097440	0.102570	0.099440	0.100364	0.105647	\$0.10
14	- 46	0.092570	0.097440	0.094470	0.095348	0.100363	\$0.10
13	- 47	0.087940	0.092570	0.089740	0.090579	0.095347	\$0.09
12	- 48	0.083540	0.087940	0.085260	0.086047	0.090578	\$0.09
11	- 49	0.079360	0.083540	0.080990	0.081742	0.086046	\$0.08
10	- 50	0.075390	0.079360	0.076940	0.077653	0.081741	\$0.08
9	- 51	0.071620	0.075390	0.073100	0.073770	0.077652	\$0.08
8	- 52	0.068040	0.071620	0.069440	0.070082	0.073769	\$0.07
7	- 53	0.000000	0.068040	0.065970	0.000001	0.070081	\$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	Prior year rate from	Prior year rate to	Risk band rate
83	+ 23	2.983800	and above	3.071520	1.193521	and above	\$1.23
82	+ 22	2.841710	2.983800	2.925260	1.136685	1.193520	\$1.17
81	+ 21	2.706390	2.841710	2.785960	1.082557	1.136684	\$1.11
80	+ 20	2.577510	2.706390	2.653300	1.031005	1.082556	\$1.06
79	+ 19	2.454770	2.577510	2.526950	0.981909	1.031004	\$1.01
78	+ 18	2.337880	2.454770	2.406620	0.935153	0.981908	\$0.96
77	+ 17	2.226550	2.337880	2.292020	0.890621	0.935152	\$0.92
76	+ 16	2.120520	2.226550	2.182870	0.848209	0.890620	\$0.87
75	+ 15	2.019540	2.120520	2.078930	0.807817	0.848208	\$0.83
74	+ 14	1.923370	2.019540	1.979930	0.769349	0.807816	\$0.79
73	+ 13	1.831780	1.923370	1.885650	0.732713	0.769348	\$0.75
72	+ 12	1.744550	1.831780	1.795860	0.697821	0.732712	\$0.72
71	+ 11	1.661480	1.744550	1.710340	0.664593	0.697820	\$0.68
70	+ 10	1.582360	1.661480	1.628890	0.632945	0.664592	\$0.65
69	+ 9	1.507010	1.582360	1.551330	0.602805	0.632944	\$0.62
68	+ 8	1.435250	1.507010	1.477460	0.574101	0.602804	\$0.59
67	+ 7	1.366900	1.435250	1.407100	0.546761	0.574100	\$0.56
66	+ 6	1.301810	1.366900	1.340100	0.520725	0.546760	\$0.54
65	+ 5	1.239820	1.301810	1.276280	0.495929	0.520724	\$0.51
64	+ 4	1.180780	1.239820	1.215510	0.472313	0.495928	\$0.49
63	+ 3	1.124550	1.180780	1.157630	0.449821	0.472312	\$0.46
62	+ 2	1.071000	1.124550	1.102500	0.428401	0.449820	\$0.44
61	+ 1	1.020000	1.071000	1.050000	0.408001	0.428400	\$0.42
60	Class rate's risk band	0.980000	1.020000	1.000000	0.392001	0.408000	\$0.40
59	- 1	0.931000	0.980000	0.950000	0.372401	0.392000	\$0.38
58	- 2	0.884450	0.931000	0.902500	0.353781	0.372400	\$0.36
57	- 3	0.840230	0.884450	0.857380	0.336093	0.353780	\$0.34
56	- 4	0.798220	0.840230	0.814510	0.319289	0.336092	\$0.33
55	- 5	0.758310	0.798220	0.773780	0.303325	0.319288	\$0.31
54	- 6	0.720390	0.758310	0.735090	0.288157	0.303324	\$0.29
53	- 7	0.684370	0.720390	0.698340	0.273749	0.288156	\$0.28
52	- 8	0.650150	0.684370	0.663420	0.260061	0.273748	\$0.27
51	- 9	0.617640	0.650150	0.630250	0.247057	0.260060	\$0.25
50	- 10	0.586760	0.617640	0.598740	0.234705	0.247056	\$0.24
49	- 11	0.557420	0.586760	0.568800	0.222969	0.234704	\$0.23
48	- 12	0.529550	0.557420	0.540360	0.211821	0.222968	\$0.22
47	- 13	0.503070	0.529550	0.513340	0.201229	0.211820	\$0.21
46	- 14	0.477920	0.503070	0.487670	0.191169	0.201228	\$0.20
45	- 15	0.454020	0.477920	0.463290	0.181609	0.191168	\$0.19
44	- 16	0.431320	0.454020	0.440130	0.172529	0.181608	\$0.18
43	- 17	0.409750	0.431320	0.418120	0.163901	0.172528	\$0.17
42	- 18	0.389260	0.409750	0.397210	0.155705	0.163900	\$0.16
41	- 19	0.369800	0.389260	0.377350	0.147921	0.155704	\$0.15
40	- 20	0.351310	0.369800	0.358490	0.140525	0.147920	\$0.14
39	- 21	0.333740	0.351310	0.340560	0.133497	0.140524	\$0.14
38	- 22	0.317050	0.333740	0.323530	0.126821	0.133496	\$0.13
37	- 23	0.301200	0.317050	0.307360	0.120481	0.126820	\$0.12
36	- 24	0.286140	0.301200	0.291990	0.114457	0.120480	\$0.12
35	- 25	0.271830	0.286140	0.277390	0.108733	0.114456	\$0.11
34	- 26	0.258240	0.271830	0.263520	0.103297	0.108732	\$0.11
33	- 27	0.245330	0.258240	0.250340	0.098133	0.103296	\$0.10
32	- 28	0.233060	0.245330	0.237830	0.093225	0.098132	\$0.10
31	- 29	0.221410	0.233060	0.225940	0.088565	0.093224	\$0.09
30	- 30	0.210340	0.221410	0.214640	0.084137	0.088564	\$0.09
29	- 31	0.199820	0.210340	0.203910	0.079929	0.084136	\$0.08
28	- 32	0.189830	0.199820	0.193710	0.075933	0.079928	\$0.08
27	- 33	0.180340	0.189830	0.184030	0.072137	0.075932	\$0.07
26	- 34	0.171320	0.180340	0.174820	0.068529	0.072136	\$0.07
25	- 35	0.000000	0.171320	0.166080	0.000001	0.068528	\$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	Prior year rate from	Prior year rate to	Risk band rate
83	+ 23	2.983800	and above	3.071520	2.655583	and above	\$2.73
82	+ 22	2.841710	2.983800	2.925260	2.529123	2.655582	\$2.60
81	+ 21	2.706390	2.841710	2.785960	2.408688	2.529122	\$2.48
80	+ 20	2.577510	2.706390	2.653300	2.293985	2.408687	\$2.36
79	+ 19	2.454770	2.577510	2.526950	2.184746	2.293984	\$2.25
78	+ 18	2.337880	2.454770	2.406620	2.080714	2.184745	\$2.14
77	+ 17	2.226550	2.337880	2.292020	1.981631	2.080713	\$2.04
76	+ 16	2.120520	2.226550	2.182870	1.887264	1.981630	\$1.94
75	+ 15	2.019540	2.120520	2.078930	1.797392	1.887263	\$1.85
74	+ 14	1.923370	2.019540	1.979930	1.711800	1.797391	\$1.76
73	+ 13	1.831780	1.923370	1.885650	1.630285	1.711799	\$1.68
72	+ 12	1.744550	1.831780	1.795860	1.552651	1.630284	\$1.60
71	+ 11	1.661480	1.744550	1.710340	1.478718	1.552650	\$1.52
70	+ 10	1.582360	1.661480	1.628890	1.408301	1.478717	\$1.45
69	+ 9	1.507010	1.582360	1.551330	1.341240	1.408300	\$1.38
68	+ 8	1.435250	1.507010	1.477460	1.277374	1.341239	\$1.31
67	+ 7	1.366900	1.435250	1.407100	1.216542	1.277373	\$1.25
66	+ 6	1.301810	1.366900	1.340100	1.158612	1.216541	\$1.19
65	+ 5	1.239820	1.301810	1.276280	1.103441	1.158611	\$1.14
64	+ 4	1.180780	1.239820	1.215510	1.050895	1.103440	\$1.08
63	+ 3	1.124550	1.180780	1.157630	1.000851	1.050894	\$1.03
62	+ 2	1.071000	1.124550	1.102500	0.953191	1.000850	\$0.98
61	+ 1	1.020000	1.071000	1.050000	0.907801	0.953190	\$0.93
60	Class rate's risk band	0.980000	1.020000	1.000000	0.872201	0.907800	\$0.89
59	- 1	0.931000	0.980000	0.950000	0.828591	0.872200	\$0.85
58	- 2	0.884450	0.931000	0.902500	0.787162	0.828590	\$0.80
57	- 3	0.840230	0.884450	0.857380	0.747806	0.787161	\$0.76
56	- 4	0.798220	0.840230	0.814510	0.710417	0.747805	\$0.72
55	- 5	0.758310	0.798220	0.773780	0.674897	0.710416	\$0.69
54	- 6	0.720390	0.758310	0.735090	0.641148	0.674896	\$0.65
53	- 7	0.684370	0.720390	0.698340	0.609090	0.641147	\$0.62
52	- 8	0.650150	0.684370	0.663420	0.578635	0.609089	\$0.59
51	- 9	0.617640	0.650150	0.630250	0.549701	0.578634	\$0.56
50	- 10	0.586760	0.617640	0.598740	0.522217	0.549700	\$0.53
49	- 11	0.557420	0.586760	0.568800	0.496105	0.522216	\$0.51
48	- 12	0.529550	0.557420	0.540360	0.471301	0.496104	\$0.48
47	- 13	0.503070	0.529550	0.513340	0.447733	0.471300	\$0.46
46	- 14	0.477920	0.503070	0.487670	0.425350	0.447732	\$0.43
45	- 15	0.454020	0.477920	0.463290	0.404079	0.425349	\$0.41
44	- 16	0.431320	0.454020	0.440130	0.383876	0.404078	\$0.39
43	- 17	0.409750	0.431320	0.418120	0.364679	0.383875	\$0.37
42	- 18	0.389260	0.409750	0.397210	0.346442	0.364678	\$0.35
41	- 19	0.369800	0.389260	0.377350	0.329123	0.346441	\$0.34
40	- 20	0.351310	0.369800	0.358490	0.312667	0.329122	\$0.32
39	- 21	0.333740	0.351310	0.340560	0.297030	0.312666	\$0.30
38	- 22	0.317050	0.333740	0.323530	0.282176	0.297029	\$0.29
37	- 23	0.301200	0.317050	0.307360	0.268069	0.282175	\$0.27
36	- 24	0.286140	0.301200	0.291990	0.254666	0.268068	\$0.26
35	- 25	0.271830	0.286140	0.277390	0.241930	0.254665	\$0.25
34	- 26	0.258240	0.271830	0.263520	0.229835	0.241929	\$0.23
33	- 27	0.245330	0.258240	0.250340	0.218345	0.229834	\$0.22
32	- 28	0.233060	0.245330	0.237830	0.207424	0.218344	\$0.21
31	- 29	0.221410	0.233060	0.225940	0.197056	0.207423	\$0.20
30	- 30	0.210340	0.221410	0.214640	0.187204	0.197055	\$0.19
29	- 31	0.199820	0.210340	0.203910	0.177841	0.187203	\$0.18
28	- 32	0.189830	0.199820	0.193710	0.168950	0.177840	\$0.17
27	- 33	0.180340	0.189830	0.184030	0.160504	0.168949	\$0.16
26	- 34	0.171320	0.180340	0.174820	0.152476	0.160503	\$0.16
25	- 35	0.162750	0.171320	0.166080	0.144849	0.152475	\$0.15
24	- 36	0.154610	0.162750	0.157780	0.137604	0.144848	\$0.14
23	- 37	0.146880	0.154610	0.149890	0.130724	0.137603	\$0.13
22	- 38	0.139540	0.146880	0.142400	0.124192	0.130723	\$0.13
21	- 39	0.132560	0.139540	0.135280	0.117979	0.124191	\$0.12
20	- 40	0.125930	0.132560	0.128510	0.112079	0.117978	\$0.11

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	Prior year rate from	Prior year rate to	Risk band rate
19	- 41	0.119630	0.125930	0.122090	0.106472	0.112078	\$0.11
18	- 42	0.113650	0.119630	0.115980	0.101150	0.106471	\$0.10
17	- 43	0.107970	0.113650	0.110180	0.096094	0.101149	\$0.10
16	- 44	0.102570	0.107970	0.104670	0.091288	0.096093	\$0.09
15	- 45	0.097440	0.102570	0.099440	0.086723	0.091287	\$0.09
14	- 46	0.092570	0.097440	0.094470	0.082388	0.086722	\$0.08
13	- 47	0.087940	0.092570	0.089740	0.078268	0.082387	\$0.08
12	- 48	0.083540	0.087940	0.085260	0.074352	0.078267	\$0.08
11	- 49	0.079360	0.083540	0.080990	0.070631	0.074351	\$0.07
10	- 50	0.075390	0.079360	0.076940	0.067098	0.070630	\$0.07
9	- 51	0.000000	0.075390	0.073100	0.000001	0.067097	\$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	Prior year rate from	Prior year rate to	Risk band rate
83	+ 23	2.983800	and above	3.071520	0.626599	and above	\$0.65
82	+ 22	2.841710	2.983800	2.925260	0.596760	0.626598	\$0.61
81	+ 21	2.706390	2.841710	2.785960	0.568343	0.596759	\$0.59
80	+ 20	2.577510	2.706390	2.653300	0.541278	0.568342	\$0.56
79	+ 19	2.454770	2.577510	2.526950	0.515503	0.541277	\$0.53
78	+ 18	2.337880	2.454770	2.406620	0.490956	0.515502	\$0.51
77	+ 17	2.226550	2.337880	2.292020	0.467577	0.490955	\$0.48
76	+ 16	2.120520	2.226550	2.182870	0.445310	0.467576	\$0.46
75	+ 15	2.019540	2.120520	2.078930	0.424104	0.445309	\$0.44
74	+ 14	1.923370	2.019540	1.979930	0.403909	0.424103	\$0.42
73	+ 13	1.831780	1.923370	1.885650	0.384675	0.403908	\$0.40
72	+ 12	1.744550	1.831780	1.795860	0.366357	0.384674	\$0.38
71	+ 11	1.661480	1.744550	1.710340	0.348912	0.366356	\$0.36
70	+ 10	1.582360	1.661480	1.628890	0.332297	0.348911	\$0.34
69	+ 9	1.507010	1.582360	1.551330	0.316473	0.332296	\$0.33
68	+ 8	1.435250	1.507010	1.477460	0.301404	0.316472	\$0.31
67	+ 7	1.366900	1.435250	1.407100	0.287050	0.301403	\$0.30
66	+ 6	1.301810	1.366900	1.340100	0.273381	0.287049	\$0.28
65	+ 5	1.239820	1.301810	1.276280	0.260363	0.273380	\$0.27
64	+ 4	1.180780	1.239820	1.215510	0.247965	0.260362	\$0.26
63	+ 3	1.124550	1.180780	1.157630	0.236157	0.247964	\$0.24
62	+ 2	1.071000	1.124550	1.102500	0.224911	0.236156	\$0.23
61	+ 1	1.020000	1.071000	1.050000	0.214201	0.224910	\$0.22
60	Class rate's risk band	0.980000	1.020000	1.000000	0.205801	0.214200	\$0.21
59	- 1	0.931000	0.980000	0.950000	0.195511	0.205800	\$0.20
58	- 2	0.884450	0.931000	0.902500	0.185736	0.195510	\$0.19
57	- 3	0.840230	0.884450	0.857380	0.176449	0.185735	\$0.18
56	- 4	0.798220	0.840230	0.814510	0.167627	0.176448	\$0.17
55	- 5	0.758310	0.798220	0.773780	0.159246	0.167626	\$0.16
54	- 6	0.720390	0.758310	0.735090	0.151283	0.159245	\$0.15
53	- 7	0.684370	0.720390	0.698340	0.143719	0.151282	\$0.15
52	- 8	0.650150	0.684370	0.663420	0.136533	0.143718	\$0.14
51	- 9	0.617640	0.650150	0.630250	0.129705	0.136532	\$0.13
50	- 10	0.586760	0.617640	0.598740	0.123221	0.129704	\$0.13
49	- 11	0.557420	0.586760	0.568800	0.117059	0.123220	\$0.12
48	- 12	0.529550	0.557420	0.540360	0.111207	0.117058	\$0.11
47	- 13	0.503070	0.529550	0.513340	0.105646	0.111206	\$0.11
46	- 14	0.477920	0.503070	0.487670	0.100364	0.105645	\$0.10
45	- 15	0.454020	0.477920	0.463290	0.095345	0.100363	\$0.10
44	- 16	0.431320	0.454020	0.440130	0.090578	0.095344	\$0.09
43	- 17	0.409750	0.431320	0.418120	0.086049	0.090577	\$0.09
42	- 18	0.389260	0.409750	0.397210	0.081746	0.086048	\$0.08
41	- 19	0.369800	0.389260	0.377350	0.077659	0.081745	\$0.08
40	- 20	0.351310	0.369800	0.358490	0.073776	0.077658	\$0.08
39	- 21	0.333740	0.351310	0.340560	0.070086	0.073775	\$0.07
38	- 22	0.000000	0.333740	0.323530	0.000001	0.070085	\$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	Prior year rate from	Prior year rate to	Risk band rate
83	+ 23	2.983800	and above	3.071520	4.386187	and above	\$4.52
82	+ 22	2.841710	2.983800	2.925260	4.177315	4.386186	\$4.30
81	+ 21	2.706390	2.841710	2.785960	3.978394	4.177314	\$4.10
80	+ 20	2.577510	2.706390	2.653300	3.788941	3.978393	\$3.90
79	+ 19	2.454770	2.577510	2.526950	3.608513	3.788940	\$3.71
78	+ 18	2.337880	2.454770	2.406620	3.436685	3.608512	\$3.54
77	+ 17	2.226550	2.337880	2.292020	3.273030	3.436684	\$3.37
76	+ 16	2.120520	2.226550	2.182870	3.117165	3.273029	\$3.21
75	+ 15	2.019540	2.120520	2.078930	2.968725	3.117164	\$3.06
74	+ 14	1.923370	2.019540	1.979930	2.827355	2.968724	\$2.91
73	+ 13	1.831780	1.923370	1.885650	2.692718	2.827354	\$2.77
72	+ 12	1.744550	1.831780	1.795860	2.564490	2.692717	\$2.64
71	+ 11	1.661480	1.744550	1.710340	2.442377	2.564489	\$2.51
70	+ 10	1.582360	1.661480	1.628890	2.326070	2.442376	\$2.39
69	+ 9	1.507010	1.582360	1.551330	2.215306	2.326069	\$2.28
68	+ 8	1.435250	1.507010	1.477460	2.109819	2.215305	\$2.17
67	+ 7	1.366900	1.435250	1.407100	2.009344	2.109818	\$2.07
66	+ 6	1.301810	1.366900	1.340100	1.913662	2.009343	\$1.97
65	+ 5	1.239820	1.301810	1.276280	1.822536	1.913661	\$1.88
64	+ 4	1.180780	1.239820	1.215510	1.735748	1.822535	\$1.79
63	+ 3	1.124550	1.180780	1.157630	1.653090	1.735747	\$1.70
62	+ 2	1.071000	1.124550	1.102500	1.574371	1.653089	\$1.62
61	+ 1	1.020000	1.071000	1.050000	1.499401	1.574370	\$1.54
60	Class rate's risk band	0.980000	1.020000	1.000000	1.440601	1.499400	\$1.47
59	- 1	0.931000	0.980000	0.950000	1.368571	1.440600	\$1.40
58	- 2	0.884450	0.931000	0.902500	1.300143	1.368570	\$1.33
57	- 3	0.840230	0.884450	0.857380	1.235139	1.300142	\$1.26
56	- 4	0.798220	0.840230	0.814510	1.173384	1.235138	\$1.20
55	- 5	0.758310	0.798220	0.773780	1.114717	1.173383	\$1.14
54	- 6	0.720390	0.758310	0.735090	1.058974	1.114716	\$1.08
53	- 7	0.684370	0.720390	0.698340	1.006025	1.058973	\$1.03
52	- 8	0.650150	0.684370	0.663420	0.955722	1.006024	\$0.98
51	- 9	0.617640	0.650150	0.630250	0.907932	0.955721	\$0.93
50	- 10	0.586760	0.617640	0.598740	0.862538	0.907931	\$0.88
49	- 11	0.557420	0.586760	0.568800	0.819408	0.862537	\$0.84
48	- 12	0.529550	0.557420	0.540360	0.778440	0.819407	\$0.79
47	- 13	0.503070	0.529550	0.513340	0.739514	0.778439	\$0.75
46	- 14	0.477920	0.503070	0.487670	0.702543	0.739513	\$0.72
45	- 15	0.454020	0.477920	0.463290	0.667410	0.702542	\$0.68
44	- 16	0.431320	0.454020	0.440130	0.634041	0.667409	\$0.65
43	- 17	0.409750	0.431320	0.418120	0.602334	0.634040	\$0.61
42	- 18	0.389260	0.409750	0.397210	0.572213	0.602333	\$0.58
41	- 19	0.369800	0.389260	0.377350	0.543607	0.572212	\$0.55
40	- 20	0.351310	0.369800	0.358490	0.516427	0.543606	\$0.53
39	- 21	0.333740	0.351310	0.340560	0.490599	0.516426	\$0.50
38	- 22	0.317050	0.333740	0.323530	0.466065	0.490598	\$0.48
37	- 23	0.301200	0.317050	0.307360	0.442765	0.466064	\$0.45
36	- 24	0.286140	0.301200	0.291990	0.420627	0.442764	\$0.43
35	- 25	0.271830	0.286140	0.277390	0.399591	0.420626	\$0.41
34	- 26	0.258240	0.271830	0.263520	0.379614	0.399590	\$0.39
33	- 27	0.245330	0.258240	0.250340	0.360636	0.379613	\$0.37
32	- 28	0.233060	0.245330	0.237830	0.342599	0.360635	\$0.35
31	- 29	0.221410	0.233060	0.225940	0.325474	0.342598	\$0.33
30	- 30	0.210340	0.221410	0.214640	0.309201	0.325473	\$0.32
29	- 31	0.199820	0.210340	0.203910	0.293736	0.309200	\$0.30
28	- 32	0.189830	0.199820	0.193710	0.279051	0.293735	\$0.28
27	- 33	0.180340	0.189830	0.184030	0.265101	0.279050	\$0.27
26	- 34	0.171320	0.180340	0.174820	0.251841	0.265100	\$0.26
25	- 35	0.162750	0.171320	0.166080	0.239244	0.251840	\$0.24
24	- 36	0.154610	0.162750	0.157780	0.227278	0.239243	\$0.23
23	- 37	0.146880	0.154610	0.149890	0.215915	0.227277	\$0.22
22	- 38	0.139540	0.146880	0.142400	0.205125	0.215914	\$0.21
21	- 39	0.132560	0.139540	0.135280	0.194864	0.205124	\$0.20
20	- 40	0.125930	0.132560	0.128510	0.185118	0.194863	\$0.19

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	Prior year rate from	Prior year rate to	Risk band rate
19	- 41	0.119630	0.125930	0.122090	0.175857	0.185117	\$0.18
18	- 42	0.113650	0.119630	0.115980	0.167067	0.175856	\$0.17
17	- 43	0.107970	0.113650	0.110180	0.158717	0.167066	\$0.16
16	- 44	0.102570	0.107970	0.104670	0.150779	0.158716	\$0.15
15	- 45	0.097440	0.102570	0.099440	0.143238	0.150778	\$0.15
14	- 46	0.092570	0.097440	0.094470	0.136079	0.143237	\$0.14
13	- 47	0.087940	0.092570	0.089740	0.129273	0.136078	\$0.13
12	- 48	0.083540	0.087940	0.085260	0.122805	0.129272	\$0.13
11	- 49	0.079360	0.083540	0.080990	0.116660	0.122804	\$0.12
10	- 50	0.075390	0.079360	0.076940	0.110824	0.116659	\$0.11
9	- 51	0.071620	0.075390	0.073100	0.105282	0.110823	\$0.11
8	- 52	0.068040	0.071620	0.069440	0.100020	0.105281	\$0.10
7	- 53	0.064640	0.068040	0.065970	0.095022	0.100019	\$0.10
6	- 54	0.061410	0.064640	0.062670	0.090274	0.095021	\$0.09
5	- 55	0.058340	0.061410	0.059540	0.085761	0.090273	\$0.09
4	- 56	0.055420	0.058340	0.056560	0.081468	0.085760	\$0.08
3	- 57	0.052650	0.055420	0.053730	0.077397	0.081467	\$0.08
2	- 58	0.050020	0.052650	0.051050	0.073530	0.077396	\$0.08
1	- 59	0.047520	0.050020	0.048490	0.069855	0.073529	\$0.07
0	- 60	0.000000	0.047520	0.046070	0.000001	0.069854	\$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	Prior year rate from	Prior year rate to	Risk band rate
83	+ 23	2.983800	and above	3.071520	4.386187	and above	\$4.52
82	+ 22	2.841710	2.983800	2.925260	4.177315	4.386186	\$4.30
81	+ 21	2.706390	2.841710	2.785960	3.978394	4.177314	\$4.10
80	+ 20	2.577510	2.706390	2.653300	3.788941	3.978393	\$3.90
79	+ 19	2.454770	2.577510	2.526950	3.608513	3.788940	\$3.71
78	+ 18	2.337880	2.454770	2.406620	3.436685	3.608512	\$3.54
77	+ 17	2.226550	2.337880	2.292020	3.273030	3.436684	\$3.37
76	+ 16	2.120520	2.226550	2.182870	3.117165	3.273029	\$3.21
75	+ 15	2.019540	2.120520	2.078930	2.968725	3.117164	\$3.06
74	+ 14	1.923370	2.019540	1.979930	2.827355	2.968724	\$2.91
73	+ 13	1.831780	1.923370	1.885650	2.692718	2.827354	\$2.77
72	+ 12	1.744550	1.831780	1.795860	2.564490	2.692717	\$2.64
71	+ 11	1.661480	1.744550	1.710340	2.442377	2.564489	\$2.51
70	+ 10	1.582360	1.661480	1.628890	2.326070	2.442376	\$2.39
69	+ 9	1.507010	1.582360	1.551330	2.215306	2.326069	\$2.28
68	+ 8	1.435250	1.507010	1.477460	2.109819	2.215305	\$2.17
67	+ 7	1.366900	1.435250	1.407100	2.009344	2.109818	\$2.07
66	+ 6	1.301810	1.366900	1.340100	1.913662	2.009343	\$1.97
65	+ 5	1.239820	1.301810	1.276280	1.822536	1.913661	\$1.88
64	+ 4	1.180780	1.239820	1.215510	1.735748	1.822535	\$1.79
63	+ 3	1.124550	1.180780	1.157630	1.653090	1.735747	\$1.70
62	+ 2	1.071000	1.124550	1.102500	1.574371	1.653089	\$1.62
61	+ 1	1.020000	1.071000	1.050000	1.499401	1.574370	\$1.54
60	Class rate's risk band	0.980000	1.020000	1.000000	1.440601	1.499400	\$1.47
59	- 1	0.931000	0.980000	0.950000	1.368571	1.440600	\$1.40
58	- 2	0.884450	0.931000	0.902500	1.300143	1.368570	\$1.33
57	- 3	0.840230	0.884450	0.857380	1.235139	1.300142	\$1.26
56	- 4	0.798220	0.840230	0.814510	1.173384	1.235138	\$1.20
55	- 5	0.758310	0.798220	0.773780	1.114717	1.173383	\$1.14
54	- 6	0.720390	0.758310	0.735090	1.058974	1.114716	\$1.08
53	- 7	0.684370	0.720390	0.698340	1.006025	1.058973	\$1.03
52	- 8	0.650150	0.684370	0.663420	0.955722	1.006024	\$0.98
51	- 9	0.617640	0.650150	0.630250	0.907932	0.955721	\$0.93
50	- 10	0.586760	0.617640	0.598740	0.862538	0.907931	\$0.88
49	- 11	0.557420	0.586760	0.568800	0.819408	0.862537	\$0.84
48	- 12	0.529550	0.557420	0.540360	0.778440	0.819407	\$0.79
47	- 13	0.503070	0.529550	0.513340	0.739514	0.778439	\$0.75
46	- 14	0.477920	0.503070	0.487670	0.702543	0.739513	\$0.72
45	- 15	0.454020	0.477920	0.463290	0.667410	0.702542	\$0.68
44	- 16	0.431320	0.454020	0.440130	0.634041	0.667409	\$0.65
43	- 17	0.409750	0.431320	0.418120	0.602334	0.634040	\$0.61
42	- 18	0.389260	0.409750	0.397210	0.572213	0.602333	\$0.58
41	- 19	0.369800	0.389260	0.377350	0.543607	0.572212	\$0.55
40	- 20	0.351310	0.369800	0.358490	0.516427	0.543606	\$0.53
39	- 21	0.333740	0.351310	0.340560	0.490599	0.516426	\$0.50
38	- 22	0.317050	0.333740	0.323530	0.466065	0.490598	\$0.48
37	- 23	0.301200	0.317050	0.307360	0.442765	0.466064	\$0.45
36	- 24	0.286140	0.301200	0.291990	0.420627	0.442764	\$0.43
35	- 25	0.271830	0.286140	0.277390	0.399591	0.420626	\$0.41
34	- 26	0.258240	0.271830	0.263520	0.379614	0.399590	\$0.39
33	- 27	0.245330	0.258240	0.250340	0.360636	0.379613	\$0.37
32	- 28	0.233060	0.245330	0.237830	0.342599	0.360635	\$0.35
31	- 29	0.221410	0.233060	0.225940	0.325474	0.342598	\$0.33
30	- 30	0.210340	0.221410	0.214640	0.309201	0.325473	\$0.32
29	- 31	0.199820	0.210340	0.203910	0.293736	0.309200	\$0.30
28	- 32	0.189830	0.199820	0.193710	0.279051	0.293735	\$0.28
27	- 33	0.180340	0.189830	0.184030	0.265101	0.279050	\$0.27
26	- 34	0.171320	0.180340	0.174820	0.251841	0.265100	\$0.26
25	- 35	0.162750	0.171320	0.166080	0.239244	0.251840	\$0.24
24	- 36	0.154610	0.162750	0.157780	0.227278	0.239243	\$0.23
23	- 37	0.146880	0.154610	0.149890	0.215915	0.227277	\$0.22
22	- 38	0.139540	0.146880	0.142400	0.205125	0.215914	\$0.21
21	- 39	0.132560	0.139540	0.135280	0.194864	0.205124	\$0.20
20	- 40	0.125930	0.132560	0.128510	0.185118	0.194863	\$0.19

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	Prior year rate from	Prior year rate to	Risk band rate
19	- 41	0.119630	0.125930	0.122090	0.175857	0.185117	\$0.18
18	- 42	0.113650	0.119630	0.115980	0.167067	0.175856	\$0.17
17	- 43	0.107970	0.113650	0.110180	0.158717	0.167066	\$0.16
16	- 44	0.102570	0.107970	0.104670	0.150779	0.158716	\$0.15
15	- 45	0.097440	0.102570	0.099440	0.143238	0.150778	\$0.15
14	- 46	0.092570	0.097440	0.094470	0.136079	0.143237	\$0.14
13	- 47	0.087940	0.092570	0.089740	0.129273	0.136078	\$0.13
12	- 48	0.083540	0.087940	0.085260	0.122805	0.129272	\$0.13
11	- 49	0.079360	0.083540	0.080990	0.116660	0.122804	\$0.12
10	- 50	0.075390	0.079360	0.076940	0.110824	0.116659	\$0.11
9	- 51	0.071620	0.075390	0.073100	0.105282	0.110823	\$0.11
8	- 52	0.068040	0.071620	0.069440	0.100020	0.105281	\$0.10
7	- 53	0.064640	0.068040	0.065970	0.095022	0.100019	\$0.10
6	- 54	0.061410	0.064640	0.062670	0.090274	0.095021	\$0.09
5	- 55	0.058340	0.061410	0.059540	0.085761	0.090273	\$0.09
4	- 56	0.055420	0.058340	0.056560	0.081468	0.085760	\$0.08
3	- 57	0.052650	0.055420	0.053730	0.077397	0.081467	\$0.08
2	- 58	0.050020	0.052650	0.051050	0.073530	0.077396	\$0.08
1	- 59	0.047520	0.050020	0.048490	0.069855	0.073529	\$0.07
0	- 60	0.000000	0.047520	0.046070	0.000001	0.069854	\$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	Prior year rate from	Prior year rate to	Risk band rate
83	+ 23	2.983800	and above	3.071520	5.997439	and above	\$6.17
82	+ 22	2.841710	2.983800	2.925260	5.711838	5.997438	\$5.88
81	+ 21	2.706390	2.841710	2.785960	5.439845	5.711837	\$5.60
80	+ 20	2.577510	2.706390	2.653300	5.180796	5.439844	\$5.33
79	+ 19	2.454770	2.577510	2.526950	4.934089	5.180795	\$5.08
78	+ 18	2.337880	2.454770	2.406620	4.699140	4.934088	\$4.84
77	+ 17	2.226550	2.337880	2.292020	4.475367	4.699139	\$4.61
76	+ 16	2.120520	2.226550	2.182870	4.262246	4.475366	\$4.39
75	+ 15	2.019540	2.120520	2.078930	4.059276	4.262245	\$4.18
74	+ 14	1.923370	2.019540	1.979930	3.865975	4.059275	\$3.98
73	+ 13	1.831780	1.923370	1.885650	3.681879	3.865974	\$3.79
72	+ 12	1.744550	1.831780	1.795860	3.506547	3.681878	\$3.61
71	+ 11	1.661480	1.744550	1.710340	3.339576	3.506546	\$3.44
70	+ 10	1.582360	1.661480	1.628890	3.180545	3.339575	\$3.27
69	+ 9	1.507010	1.582360	1.551330	3.029091	3.180544	\$3.12
68	+ 8	1.435250	1.507010	1.477460	2.884854	3.029090	\$2.97
67	+ 7	1.366900	1.435250	1.407100	2.747470	2.884853	\$2.83
66	+ 6	1.301810	1.366900	1.340100	2.616639	2.747469	\$2.69
65	+ 5	1.239820	1.301810	1.276280	2.492039	2.616638	\$2.57
64	+ 4	1.180780	1.239820	1.215510	2.373369	2.492038	\$2.44
63	+ 3	1.124550	1.180780	1.157630	2.260347	2.373368	\$2.33
62	+ 2	1.071000	1.124550	1.102500	2.152711	2.260346	\$2.22
61	+ 1	1.020000	1.071000	1.050000	2.050201	2.152710	\$2.11
60	Class rate's risk band	0.980000	1.020000	1.000000	1.969801	2.050200	\$2.01
59	- 1	0.931000	0.980000	0.950000	1.871311	1.969800	\$1.91
58	- 2	0.884450	0.931000	0.902500	1.777746	1.871310	\$1.81
57	- 3	0.840230	0.884450	0.857380	1.688863	1.777745	\$1.72
56	- 4	0.798220	0.840230	0.814510	1.604423	1.688862	\$1.64
55	- 5	0.758310	0.798220	0.773780	1.524204	1.604422	\$1.56
54	- 6	0.720390	0.758310	0.735090	1.447985	1.524203	\$1.48
53	- 7	0.684370	0.720390	0.698340	1.375585	1.447984	\$1.40
52	- 8	0.650150	0.684370	0.663420	1.306803	1.375584	\$1.33
51	- 9	0.617640	0.650150	0.630250	1.241457	1.306802	\$1.27
50	- 10	0.586760	0.617640	0.598740	1.179389	1.241456	\$1.20
49	- 11	0.557420	0.586760	0.568800	1.120415	1.179388	\$1.14
48	- 12	0.529550	0.557420	0.540360	1.064397	1.120414	\$1.09
47	- 13	0.503070	0.529550	0.513340	1.011172	1.064396	\$1.03
46	- 14	0.477920	0.503070	0.487670	0.960620	1.011171	\$0.98
45	- 15	0.454020	0.477920	0.463290	0.912581	0.960619	\$0.93
44	- 16	0.431320	0.454020	0.440130	0.866954	0.912580	\$0.88
43	- 17	0.409750	0.431320	0.418120	0.823599	0.866953	\$0.84
42	- 18	0.389260	0.409750	0.397210	0.782414	0.823598	\$0.80
41	- 19	0.369800	0.389260	0.377350	0.743299	0.782413	\$0.76
40	- 20	0.351310	0.369800	0.358490	0.706134	0.743298	\$0.72
39	- 21	0.333740	0.351310	0.340560	0.670818	0.706133	\$0.68
38	- 22	0.317050	0.333740	0.323530	0.637272	0.670817	\$0.65
37	- 23	0.301200	0.317050	0.307360	0.605413	0.637271	\$0.62
36	- 24	0.286140	0.301200	0.291990	0.575142	0.605412	\$0.59
35	- 25	0.271830	0.286140	0.277390	0.546379	0.575141	\$0.56
34	- 26	0.258240	0.271830	0.263520	0.519063	0.546378	\$0.53
33	- 27	0.245330	0.258240	0.250340	0.493114	0.519062	\$0.50
32	- 28	0.233060	0.245330	0.237830	0.468452	0.493113	\$0.48
31	- 29	0.221410	0.233060	0.225940	0.445035	0.468451	\$0.45
30	- 30	0.210340	0.221410	0.214640	0.422784	0.445034	\$0.43
29	- 31	0.199820	0.210340	0.203910	0.401639	0.422783	\$0.41
28	- 32	0.189830	0.199820	0.193710	0.381559	0.401638	\$0.39
27	- 33	0.180340	0.189830	0.184030	0.362484	0.381558	\$0.37
26	- 34	0.171320	0.180340	0.174820	0.344354	0.362483	\$0.35
25	- 35	0.162750	0.171320	0.166080	0.327129	0.344353	\$0.33
24	- 36	0.154610	0.162750	0.157780	0.310767	0.327128	\$0.32
23	- 37	0.146880	0.154610	0.149890	0.295230	0.310766	\$0.30
22	- 38	0.139540	0.146880	0.142400	0.280476	0.295229	\$0.29
21	- 39	0.132560	0.139540	0.135280	0.266447	0.280475	\$0.27
20	- 40	0.125930	0.132560	0.128510	0.253120	0.266446	\$0.26

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	Prior year rate from	Prior year rate to	Risk band rate
19	- 41	0.119630	0.125930	0.122090	0.240457	0.253119	\$0.25
18	- 42	0.113650	0.119630	0.115980	0.228438	0.240456	\$0.23
17	- 43	0.107970	0.113650	0.110180	0.217021	0.228437	\$0.22
16	- 44	0.102570	0.107970	0.104670	0.206167	0.217020	\$0.21
15	- 45	0.097440	0.102570	0.099440	0.195855	0.206166	\$0.20
14	- 46	0.092570	0.097440	0.094470	0.186067	0.195854	\$0.19
13	- 47	0.087940	0.092570	0.089740	0.176760	0.186066	\$0.18
12	- 48	0.083540	0.087940	0.085260	0.167916	0.176759	\$0.17
11	- 49	0.079360	0.083540	0.080990	0.159515	0.167915	\$0.16
10	- 50	0.075390	0.079360	0.076940	0.151535	0.159514	\$0.15
9	- 51	0.071620	0.075390	0.073100	0.143957	0.151534	\$0.15
8	- 52	0.068040	0.071620	0.069440	0.136761	0.143956	\$0.14
7	- 53	0.064640	0.068040	0.065970	0.129927	0.136760	\$0.13
6	- 54	0.061410	0.064640	0.062670	0.123435	0.129926	\$0.13
5	- 55	0.058340	0.061410	0.059540	0.117264	0.123434	\$0.12
4	- 56	0.055420	0.058340	0.056560	0.111395	0.117263	\$0.11
3	- 57	0.052650	0.055420	0.053730	0.105828	0.111394	\$0.11
2	- 58	0.050020	0.052650	0.051050	0.100541	0.105827	\$0.10
1	- 59	0.047520	0.050020	0.048490	0.095516	0.100540	\$0.10
0	- 60	0.045140	0.047520	0.046070	0.090732	0.095515	\$0.09
-1	- 61	0.042880	0.045140	0.043770	0.086190	0.090731	\$0.09
-2	- 62	0.040740	0.042880	0.041580	0.081888	0.086189	\$0.08
-3	- 63	0.038700	0.040740	0.039500	0.077788	0.081887	\$0.08
-4	- 64	0.036770	0.038700	0.037520	0.073909	0.077787	\$0.08
-5	- 65	0.034930	0.036770	0.035650	0.070210	0.073908	\$0.07
-6	- 66	0.000000	0.034930	0.033870	0.000001	0.070209	\$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	Prior year rate from	Prior year rate to	Risk band rate
83	+ 23	2.983800	and above	3.071520	4.236997	and above	\$4.36
82	+ 22	2.841710	2.983800	2.925260	4.035229	4.236996	\$4.15
81	+ 21	2.706390	2.841710	2.785960	3.843075	4.035228	\$3.96
80	+ 20	2.577510	2.706390	2.653300	3.660065	3.843074	\$3.77
79	+ 19	2.454770	2.577510	2.526950	3.485774	3.660064	\$3.59
78	+ 18	2.337880	2.454770	2.406620	3.319791	3.485773	\$3.42
77	+ 17	2.226550	2.337880	2.292020	3.161702	3.319790	\$3.25
76	+ 16	2.120520	2.226550	2.182870	3.011139	3.161701	\$3.10
75	+ 15	2.019540	2.120520	2.078930	2.867748	3.011138	\$2.95
74	+ 14	1.923370	2.019540	1.979930	2.731186	2.867747	\$2.81
73	+ 13	1.831780	1.923370	1.885650	2.601129	2.731185	\$2.68
72	+ 12	1.744550	1.831780	1.795860	2.477262	2.601128	\$2.55
71	+ 11	1.661480	1.744550	1.710340	2.359303	2.477261	\$2.43
70	+ 10	1.582360	1.661480	1.628890	2.246952	2.359302	\$2.31
69	+ 9	1.507010	1.582360	1.551330	2.139955	2.246951	\$2.20
68	+ 8	1.435250	1.507010	1.477460	2.038056	2.139954	\$2.10
67	+ 7	1.366900	1.435250	1.407100	1.940999	2.038055	\$2.00
66	+ 6	1.301810	1.366900	1.340100	1.848571	1.940998	\$1.90
65	+ 5	1.239820	1.301810	1.276280	1.760545	1.848570	\$1.81
64	+ 4	1.180780	1.239820	1.215510	1.676709	1.760544	\$1.73
63	+ 3	1.124550	1.180780	1.157630	1.596862	1.676708	\$1.64
62	+ 2	1.071000	1.124550	1.102500	1.520821	1.596861	\$1.57
61	+ 1	1.020000	1.071000	1.050000	1.448401	1.520820	\$1.49
60	Class rate's risk band	0.980000	1.020000	1.000000	1.391601	1.448400	\$1.42
59	- 1	0.931000	0.980000	0.950000	1.322021	1.391600	\$1.35
58	- 2	0.884450	0.931000	0.902500	1.255920	1.322020	\$1.28
57	- 3	0.840230	0.884450	0.857380	1.193128	1.255919	\$1.22
56	- 4	0.798220	0.840230	0.814510	1.133473	1.193127	\$1.16
55	- 5	0.758310	0.798220	0.773780	1.076801	1.133472	\$1.10
54	- 6	0.720390	0.758310	0.735090	1.022955	1.076800	\$1.04
53	- 7	0.684370	0.720390	0.698340	0.971806	1.022954	\$0.99
52	- 8	0.650150	0.684370	0.663420	0.923214	0.971805	\$0.94
51	- 9	0.617640	0.650150	0.630250	0.877050	0.923213	\$0.89
50	- 10	0.586760	0.617640	0.598740	0.833200	0.877049	\$0.85
49	- 11	0.557420	0.586760	0.568800	0.791537	0.833199	\$0.81
48	- 12	0.529550	0.557420	0.540360	0.751962	0.791536	\$0.77
47	- 13	0.503070	0.529550	0.513340	0.714360	0.751961	\$0.73
46	- 14	0.477920	0.503070	0.487670	0.678647	0.714359	\$0.69
45	- 15	0.454020	0.477920	0.463290	0.644709	0.678646	\$0.66
44	- 16	0.431320	0.454020	0.440130	0.612475	0.644708	\$0.62
43	- 17	0.409750	0.431320	0.418120	0.581846	0.612474	\$0.59
42	- 18	0.389260	0.409750	0.397210	0.552750	0.581845	\$0.56
41	- 19	0.369800	0.389260	0.377350	0.525117	0.552749	\$0.54
40	- 20	0.351310	0.369800	0.358490	0.498861	0.525116	\$0.51
39	- 21	0.333740	0.351310	0.340560	0.473912	0.498860	\$0.48
38	- 22	0.317050	0.333740	0.323530	0.450212	0.473911	\$0.46
37	- 23	0.301200	0.317050	0.307360	0.427705	0.450211	\$0.44
36	- 24	0.286140	0.301200	0.291990	0.406320	0.427704	\$0.41
35	- 25	0.271830	0.286140	0.277390	0.386000	0.406319	\$0.39
34	- 26	0.258240	0.271830	0.263520	0.366702	0.385999	\$0.37
33	- 27	0.245330	0.258240	0.250340	0.348370	0.366701	\$0.36
32	- 28	0.233060	0.245330	0.237830	0.330946	0.348369	\$0.34
31	- 29	0.221410	0.233060	0.225940	0.314403	0.330945	\$0.32
30	- 30	0.210340	0.221410	0.214640	0.298684	0.314402	\$0.30
29	- 31	0.199820	0.210340	0.203910	0.283745	0.298683	\$0.29
28	- 32	0.189830	0.199820	0.193710	0.269560	0.283744	\$0.28
27	- 33	0.180340	0.189830	0.184030	0.256084	0.269559	\$0.26
26	- 34	0.171320	0.180340	0.174820	0.243275	0.256083	\$0.25
25	- 35	0.162750	0.171320	0.166080	0.231106	0.243274	\$0.24
24	- 36	0.154610	0.162750	0.157780	0.219547	0.231105	\$0.22
23	- 37	0.146880	0.154610	0.149890	0.208571	0.219546	\$0.21
22	- 38	0.139540	0.146880	0.142400	0.198148	0.208570	\$0.20
21	- 39	0.132560	0.139540	0.135280	0.188236	0.198147	\$0.19
20	- 40	0.125930	0.132560	0.128510	0.178822	0.188235	\$0.18

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	Prior year rate from	Prior year rate to	Risk band rate
19	- 41	0.119630	0.125930	0.122090	0.169876	0.178821	\$0.17
18	- 42	0.113650	0.119630	0.115980	0.161384	0.169875	\$0.16
17	- 43	0.107970	0.113650	0.110180	0.153318	0.161383	\$0.16
16	- 44	0.102570	0.107970	0.104670	0.145650	0.153317	\$0.15
15	- 45	0.097440	0.102570	0.099440	0.138366	0.145649	\$0.14
14	- 46	0.092570	0.097440	0.094470	0.131450	0.138365	\$0.13
13	- 47	0.087940	0.092570	0.089740	0.124876	0.131449	\$0.13
12	- 48	0.083540	0.087940	0.085260	0.118628	0.124875	\$0.12
11	- 49	0.079360	0.083540	0.080990	0.112692	0.118627	\$0.12
10	- 50	0.075390	0.079360	0.076940	0.107055	0.112691	\$0.11
9	- 51	0.071620	0.075390	0.073100	0.101701	0.107054	\$0.10
8	- 52	0.068040	0.071620	0.069440	0.096618	0.101700	\$0.10
7	- 53	0.064640	0.068040	0.065970	0.091790	0.096617	\$0.09
6	- 54	0.061410	0.064640	0.062670	0.087203	0.091789	\$0.09
5	- 55	0.058340	0.061410	0.059540	0.082844	0.087202	\$0.08
4	- 56	0.055420	0.058340	0.056560	0.078697	0.082843	\$0.08
3	- 57	0.052650	0.055420	0.053730	0.074764	0.078696	\$0.08
2	- 58	0.050020	0.052650	0.051050	0.071029	0.074763	\$0.07
1	- 59	0.047520	0.050020	0.048490	0.067479	0.071028	\$0.07
0	- 60	0.000000	0.047520	0.046070	0.000001	0.067478	\$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	Prior year rate from	Prior year rate to	Risk band rate
83	+ 23	2.983800	and above	3.071520	3.043477	and above	\$3.13
82	+ 22	2.841710	2.983800	2.925260	2.898545	3.043476	\$2.98
81	+ 21	2.706390	2.841710	2.785960	2.760519	2.898544	\$2.84
80	+ 20	2.577510	2.706390	2.653300	2.629061	2.760518	\$2.71
79	+ 19	2.454770	2.577510	2.526950	2.503866	2.629060	\$2.58
78	+ 18	2.337880	2.454770	2.406620	2.384639	2.503865	\$2.45
77	+ 17	2.226550	2.337880	2.292020	2.271082	2.384638	\$2.34
76	+ 16	2.120520	2.226550	2.182870	2.162931	2.271081	\$2.23
75	+ 15	2.019540	2.120520	2.078930	2.059932	2.162930	\$2.12
74	+ 14	1.923370	2.019540	1.979930	1.961838	2.059931	\$2.02
73	+ 13	1.831780	1.923370	1.885650	1.868417	1.961837	\$1.92
72	+ 12	1.744550	1.831780	1.795860	1.779442	1.868416	\$1.83
71	+ 11	1.661480	1.744550	1.710340	1.694711	1.779441	\$1.74
70	+ 10	1.582360	1.661480	1.628890	1.614008	1.694710	\$1.66
69	+ 9	1.507010	1.582360	1.551330	1.537151	1.614007	\$1.58
68	+ 8	1.435250	1.507010	1.477460	1.463956	1.537150	\$1.51
67	+ 7	1.366900	1.435250	1.407100	1.394239	1.463955	\$1.44
66	+ 6	1.301810	1.366900	1.340100	1.327847	1.394238	\$1.37
65	+ 5	1.239820	1.301810	1.276280	1.264617	1.327846	\$1.30
64	+ 4	1.180780	1.239820	1.215510	1.204397	1.264616	\$1.24
63	+ 3	1.124550	1.180780	1.157630	1.147042	1.204396	\$1.18
62	+ 2	1.071000	1.124550	1.102500	1.092421	1.147041	\$1.12
61	+ 1	1.020000	1.071000	1.050000	1.040401	1.092420	\$1.07
60	Class rate's risk band	0.980000	1.020000	1.000000	0.999601	1.040400	\$1.02
59	- 1	0.931000	0.980000	0.950000	0.949621	0.999600	\$0.97
58	- 2	0.884450	0.931000	0.902500	0.902140	0.949620	\$0.92
57	- 3	0.840230	0.884450	0.857380	0.857036	0.902139	\$0.87
56	- 4	0.798220	0.840230	0.814510	0.814185	0.857035	\$0.83
55	- 5	0.758310	0.798220	0.773780	0.773477	0.814184	\$0.79
54	- 6	0.720390	0.758310	0.735090	0.734799	0.773476	\$0.75
53	- 7	0.684370	0.720390	0.698340	0.698058	0.734798	\$0.71
52	- 8	0.650150	0.684370	0.663420	0.663154	0.698057	\$0.68
51	- 9	0.617640	0.650150	0.630250	0.629994	0.663153	\$0.64
50	- 10	0.586760	0.617640	0.598740	0.598496	0.629993	\$0.61
49	- 11	0.557420	0.586760	0.568800	0.568569	0.598495	\$0.58
48	- 12	0.529550	0.557420	0.540360	0.540142	0.568568	\$0.55
47	- 13	0.503070	0.529550	0.513340	0.513132	0.540141	\$0.52
46	- 14	0.477920	0.503070	0.487670	0.487479	0.513131	\$0.50
45	- 15	0.454020	0.477920	0.463290	0.463101	0.487478	\$0.47
44	- 16	0.431320	0.454020	0.440130	0.439947	0.463100	\$0.45
43	- 17	0.409750	0.431320	0.418120	0.417946	0.439946	\$0.43
42	- 18	0.389260	0.409750	0.397210	0.397046	0.417945	\$0.41
41	- 19	0.369800	0.389260	0.377350	0.377197	0.397045	\$0.38
40	- 20	0.351310	0.369800	0.358490	0.358337	0.377196	\$0.37
39	- 21	0.333740	0.351310	0.340560	0.340416	0.358336	\$0.35
38	- 22	0.317050	0.333740	0.323530	0.323392	0.340415	\$0.33
37	- 23	0.301200	0.317050	0.307360	0.307225	0.323391	\$0.31
36	- 24	0.286140	0.301200	0.291990	0.291864	0.307224	\$0.30
35	- 25	0.271830	0.286140	0.277390	0.277268	0.291863	\$0.28
34	- 26	0.258240	0.271830	0.263520	0.263406	0.277267	\$0.27
33	- 27	0.245330	0.258240	0.250340	0.250238	0.263405	\$0.26
32	- 28	0.233060	0.245330	0.237830	0.237722	0.250237	\$0.24
31	- 29	0.221410	0.233060	0.225940	0.225839	0.237721	\$0.23
30	- 30	0.210340	0.221410	0.214640	0.214548	0.225838	\$0.22
29	- 31	0.199820	0.210340	0.203910	0.203817	0.214547	\$0.21
28	- 32	0.189830	0.199820	0.193710	0.193628	0.203816	\$0.20
27	- 33	0.180340	0.189830	0.184030	0.183948	0.193627	\$0.19
26	- 34	0.171320	0.180340	0.174820	0.174747	0.183947	\$0.18
25	- 35	0.162750	0.171320	0.166080	0.166006	0.174746	\$0.17
24	- 36	0.154610	0.162750	0.157780	0.157703	0.166005	\$0.16
23	- 37	0.146880	0.154610	0.149890	0.149819	0.157702	\$0.15
22	- 38	0.139540	0.146880	0.142400	0.142332	0.149818	\$0.15
21	- 39	0.132560	0.139540	0.135280	0.135212	0.142331	\$0.14
20	- 40	0.125930	0.132560	0.128510	0.128450	0.135211	\$0.13

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	Prior year rate from	Prior year rate to	Risk band rate
19	- 41	0.119630	0.125930	0.122090	0.122024	0.128449	\$0.12
18	- 42	0.113650	0.119630	0.115980	0.115924	0.122023	\$0.12
17	- 43	0.107970	0.113650	0.110180	0.110130	0.115923	\$0.11
16	- 44	0.102570	0.107970	0.104670	0.104622	0.110129	\$0.11
15	- 45	0.097440	0.102570	0.099440	0.099390	0.104621	\$0.10
14	- 46	0.092570	0.097440	0.094470	0.094422	0.099389	\$0.10
13	- 47	0.087940	0.092570	0.089740	0.089700	0.094421	\$0.09
12	- 48	0.083540	0.087940	0.085260	0.085212	0.089699	\$0.09
11	- 49	0.079360	0.083540	0.080990	0.080948	0.085211	\$0.08
10	- 50	0.075390	0.079360	0.076940	0.076899	0.080947	\$0.08
9	- 51	0.071620	0.075390	0.073100	0.073053	0.076898	\$0.07
8	- 52	0.068040	0.071620	0.069440	0.069402	0.073052	\$0.07
7	- 53	0.000000	0.068040	0.065970	0.000001	0.069401	\$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	Prior year rate from	Prior year rate to	Risk band rate
83	+ 23	2.983800	and above	3.071520	4.117645	and above	\$4.24
82	+ 22	2.841710	2.983800	2.925260	3.921561	4.117644	\$4.04
81	+ 21	2.706390	2.841710	2.785960	3.734819	3.921560	\$3.84
80	+ 20	2.577510	2.706390	2.653300	3.556965	3.734818	\$3.66
79	+ 19	2.454770	2.577510	2.526950	3.387584	3.556964	\$3.49
78	+ 18	2.337880	2.454770	2.406620	3.226275	3.387583	\$3.32
77	+ 17	2.226550	2.337880	2.292020	3.072640	3.226274	\$3.16
76	+ 16	2.120520	2.226550	2.182870	2.926319	3.072639	\$3.01
75	+ 15	2.019540	2.120520	2.078930	2.786966	2.926318	\$2.87
74	+ 14	1.923370	2.019540	1.979930	2.654252	2.786965	\$2.73
73	+ 13	1.831780	1.923370	1.885650	2.527857	2.654251	\$2.60
72	+ 12	1.744550	1.831780	1.795860	2.407480	2.527856	\$2.48
71	+ 11	1.661480	1.744550	1.710340	2.292843	2.407479	\$2.36
70	+ 10	1.582360	1.661480	1.628890	2.183658	2.292842	\$2.25
69	+ 9	1.507010	1.582360	1.551330	2.079675	2.183657	\$2.14
68	+ 8	1.435250	1.507010	1.477460	1.980646	2.079674	\$2.04
67	+ 7	1.366900	1.435250	1.407100	1.886323	1.980645	\$1.94
66	+ 6	1.301810	1.366900	1.340100	1.796499	1.886322	\$1.85
65	+ 5	1.239820	1.301810	1.276280	1.710953	1.796498	\$1.76
64	+ 4	1.180780	1.239820	1.215510	1.629477	1.710952	\$1.68
63	+ 3	1.124550	1.180780	1.157630	1.551880	1.629476	\$1.60
62	+ 2	1.071000	1.124550	1.102500	1.477981	1.551879	\$1.52
61	+ 1	1.020000	1.071000	1.050000	1.407601	1.477980	\$1.45
60	Class rate's risk band	0.980000	1.020000	1.000000	1.352401	1.407600	\$1.38
59	- 1	0.931000	0.980000	0.950000	1.284781	1.352400	\$1.31
58	- 2	0.884450	0.931000	0.902500	1.220542	1.284780	\$1.25
57	- 3	0.840230	0.884450	0.857380	1.159518	1.220541	\$1.18
56	- 4	0.798220	0.840230	0.814510	1.101545	1.159517	\$1.12
55	- 5	0.758310	0.798220	0.773780	1.046469	1.101544	\$1.07
54	- 6	0.720390	0.758310	0.735090	0.994139	1.046468	\$1.01
53	- 7	0.684370	0.720390	0.698340	0.944432	0.994138	\$0.96
52	- 8	0.650150	0.684370	0.663420	0.897208	0.944431	\$0.92
51	- 9	0.617640	0.650150	0.630250	0.852344	0.897207	\$0.87
50	- 10	0.586760	0.617640	0.598740	0.809730	0.852343	\$0.83
49	- 11	0.557420	0.586760	0.568800	0.769241	0.809729	\$0.78
48	- 12	0.529550	0.557420	0.540360	0.730780	0.769240	\$0.75
47	- 13	0.503070	0.529550	0.513340	0.694238	0.730779	\$0.71
46	- 14	0.477920	0.503070	0.487670	0.659531	0.694237	\$0.67
45	- 15	0.454020	0.477920	0.463290	0.626549	0.659530	\$0.64
44	- 16	0.431320	0.454020	0.440130	0.595223	0.626548	\$0.61
43	- 17	0.409750	0.431320	0.418120	0.565456	0.595222	\$0.58
42	- 18	0.389260	0.409750	0.397210	0.537180	0.565455	\$0.55
41	- 19	0.369800	0.389260	0.377350	0.510325	0.537179	\$0.52
40	- 20	0.351310	0.369800	0.358490	0.484809	0.510324	\$0.49
39	- 21	0.333740	0.351310	0.340560	0.460562	0.484808	\$0.47
38	- 22	0.317050	0.333740	0.323530	0.437530	0.460561	\$0.45
37	- 23	0.301200	0.317050	0.307360	0.415657	0.437529	\$0.42
36	- 24	0.286140	0.301200	0.291990	0.394874	0.415656	\$0.40
35	- 25	0.271830	0.286140	0.277390	0.375126	0.394873	\$0.38
34	- 26	0.258240	0.271830	0.263520	0.356372	0.375125	\$0.36
33	- 27	0.245330	0.258240	0.250340	0.338556	0.356371	\$0.35
32	- 28	0.233060	0.245330	0.237830	0.321624	0.338555	\$0.33
31	- 29	0.221410	0.233060	0.225940	0.305547	0.321623	\$0.31
30	- 30	0.210340	0.221410	0.214640	0.290270	0.305546	\$0.30
29	- 31	0.199820	0.210340	0.203910	0.275753	0.290269	\$0.28
28	- 32	0.189830	0.199820	0.193710	0.261966	0.275752	\$0.27
27	- 33	0.180340	0.189830	0.184030	0.248870	0.261965	\$0.25
26	- 34	0.171320	0.180340	0.174820	0.236423	0.248869	\$0.24
25	- 35	0.162750	0.171320	0.166080	0.224596	0.236422	\$0.23
24	- 36	0.154610	0.162750	0.157780	0.213363	0.224595	\$0.22
23	- 37	0.146880	0.154610	0.149890	0.202695	0.213362	\$0.21
22	- 38	0.139540	0.146880	0.142400	0.192566	0.202694	\$0.20
21	- 39	0.132560	0.139540	0.135280	0.182934	0.192565	\$0.19
20	- 40	0.125930	0.132560	0.128510	0.173784	0.182933	\$0.18

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	Prior year rate from	Prior year rate to	Risk band rate
19	- 41	0.119630	0.125930	0.122090	0.165090	0.173783	\$0.17
18	- 42	0.113650	0.119630	0.115980	0.156838	0.165089	\$0.16
17	- 43	0.107970	0.113650	0.110180	0.149000	0.156837	\$0.15
16	- 44	0.102570	0.107970	0.104670	0.141548	0.148999	\$0.14
15	- 45	0.097440	0.102570	0.099440	0.134468	0.141547	\$0.14
14	- 46	0.092570	0.097440	0.094470	0.127748	0.134467	\$0.13
13	- 47	0.087940	0.092570	0.089740	0.121358	0.127747	\$0.12
12	- 48	0.083540	0.087940	0.085260	0.115286	0.121357	\$0.12
11	- 49	0.079360	0.083540	0.080990	0.109518	0.115285	\$0.11
10	- 50	0.075390	0.079360	0.076940	0.104039	0.109517	\$0.11
9	- 51	0.071620	0.075390	0.073100	0.098837	0.104038	\$0.10
8	- 52	0.068040	0.071620	0.069440	0.093896	0.098836	\$0.10
7	- 53	0.064640	0.068040	0.065970	0.089204	0.093895	\$0.09
6	- 54	0.061410	0.064640	0.062670	0.084747	0.089203	\$0.09
5	- 55	0.058340	0.061410	0.059540	0.080510	0.084746	\$0.08
4	- 56	0.055420	0.058340	0.056560	0.076481	0.080509	\$0.08
3	- 57	0.052650	0.055420	0.053730	0.072658	0.076480	\$0.07
2	- 58	0.050020	0.052650	0.051050	0.069029	0.072657	\$0.07
1	- 59	0.000000	0.050020	0.048490	0.000001	0.069028	\$0.07

2023 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	-\$0.055	-\$0.037	\$0.327
B	Mining, quarrying and oil and gas extraction	-\$0.052	-\$0.035	\$0.327
C	Utilities	-\$0.028	-\$0.019	\$0.327
D1	Educational services	-\$0.028	-\$0.019	\$0.327
D2	Public administration	-\$0.085	-\$0.057	\$0.327
D3	Hospitals	-\$0.034	-\$0.023	\$0.327
E1	Food, textiles and related manufacturing	-\$0.040	-\$0.027	\$0.327
E2	Non-metallic and mineral manufacturing	-\$0.059	-\$0.040	\$0.327
E3	Printing, petroleum and chemical manufacturing	-\$0.037	-\$0.025	\$0.327
E4	Metal, transportation equipment and furniture manufacturing	-\$0.050	-\$0.033	\$0.327
E5	Machinery, electrical equipment and miscellaneous manufacturing	-\$0.037	-\$0.026	\$0.327
E6	Computer and electronic manufacturing	-\$0.025	-\$0.017	\$0.327
F1	Rail, water, truck transportation and postal service	-\$0.087	-\$0.059	\$0.327
F2	Air, transit, ground passenger, recreational and pipeline transportation, courier services and warehousing	-\$0.042	-\$0.030	\$0.327
G1	Residential building construction	-\$0.063	-\$0.042	\$0.327
G2	Infrastructure construction	-\$0.047	-\$0.031	\$0.327
G3	Foundation, structure and building exterior construction	-\$0.080	-\$0.054	\$0.327
G4	Building equipment construction	-\$0.043	-\$0.028	\$0.327
G5	Specialty trades construction	-\$0.053	-\$0.036	\$0.327
G6	Non-residential building construction	-\$0.044	-\$0.029	\$0.327
H1	Petroleum, food, motor vehicle and miscellaneous wholesale	-\$0.045	-\$0.030	\$0.327
H2	Personal and household goods, building materials and machinery wholesale	-\$0.029	-\$0.020	\$0.327
I1	Motor vehicles, building materials and food and beverage retail	-\$0.040	-\$0.027	\$0.327
I2	Furniture, home furnishings, clothing and clothing accessories retail	-\$0.029	-\$0.020	\$0.327
I3	Electronics, appliances and health and personal care retail	-\$0.027	-\$0.017	\$0.327
I4	Specialized retail and department stores	-\$0.034	-\$0.023	\$0.327
J	Information and culture	-\$0.036	-\$0.024	\$0.327
K	Finance, management and leasing	-\$0.034	-\$0.023	\$0.327
L	Professional, scientific and technical	-\$0.025	-\$0.016	\$0.327
M	Administration, services to buildings, dwellings and open spaces	-\$0.040	-\$0.027	\$0.327
N1	Ambulatory health care	-\$0.042	-\$0.028	\$0.327
N2	Nursing and residential care facilities	-\$0.051	-\$0.034	\$0.327
N3	Social assistance	-\$0.041	-\$0.027	\$0.327
O	Leisure and hospitality	-\$0.028	-\$0.019	\$0.327
P	Other services	-\$0.041	-\$0.027	\$0.327

2023 class/subclass risk profiles

Class/ subclass	Description	Class/subclass risk profile
A	Agriculture	0.28855
B	Mining, quarrying and oil and gas extraction	0.26605
C	Utilities	0.08743
D1	Educational services	0.04198
D2	Public administration	0.47972
D3	Hospitals	0.15267
E1	Food, textiles and related manufacturing	0.19621
E2	Non-metallic and mineral manufacturing	0.26971
E3	Printing, petroleum and chemical manufacturing	0.10494
E4	Metal, transportation equipment and furniture manufacturing	0.23081
E5	Machinery, electrical equipment and miscellaneous manufacturing	0.15618
E6	Computer and electronic manufacturing	0.03142
F1	Rail, water, truck transportation and postal service	0.52347
F2	Air, transit, ground passenger, recreational and pipeline transportation, courier services and warehousing	0.26801
G1	Residential building construction	0.24518
G2	Infrastructure construction	0.25227
G3	Foundation, structure and building exterior construction	0.45262
G4	Building equipment construction	0.18049
G5	Specialty trades construction	0.25709
G6	Non-residential building construction	0.17073
H1	Petroleum, food, motor vehicle and miscellaneous wholesale	0.23828
H2	Personal and household goods, building materials and machinery wholesale	0.09510
I1	Motor vehicles, building materials and food and beverage retail	0.19140
I2	Furniture, home furnishings, clothing and clothing accessories retail	0.14054
I3	Electronics, appliances and health and personal care retail	0.05262
I4	Specialized retail and department stores	0.17018
J	Information and culture	0.04982
K	Finance, management and leasing	0.10689
L	Professional, scientific and technical	0.02093
M	Administration, services to buildings, dwellings and open spaces	0.22257
N1	Ambulatory health care	0.27389
N2	Nursing and residential care facilities	0.37119
N3	Social assistance	0.25041
O	Leisure and hospitality	0.14293
P	Other services	0.17440

Transition to our new model

Transition approach

To help businesses smoothly transition to our rate-setting model, any initial projected rate increases will be staggered over time. The staggered approach was delayed by one year because of the decision to keep 2021 rates the same as in 2020.

We resumed the transition approach to our rate-setting model in 2022. We continued the transition approach in 2023.

2023 transition funding

The transition funding adjustments are applied to those businesses that are eligible for decreases in order to achieve revenue neutrality. However, we make sure businesses that are entitled to a decrease will see at least one risk band decrease after applying transition funding.

In 2023, the transition cost modifiers resulted from applying the following rules:

- the business will move down one risk band from the starting point risk band if the projected risk band is less than 20 risk bands lower than the starting point risk band
- transition funding will be 150 per cent times the projected rate before modifiers if the projected risk band is 20 or more risk bands lower than the starting point risk band

We'll only apply transition funding adjustments during the transition period, which will end in 2024 when our regular premium rate setting policies are fully in effect.

Please see our [Employer Level Premium Rate Setting](#) and [Transition](#) policies for more information.

2023 premium rate setting parameters

Graduated per claim limits								Maximum risk band
Actuarial predictability *	Predictability scale	2016	2017	2018	2019	2020	2021	2023
<=2.5%	2.5%	\$22,000	\$22,125	\$22,575	\$23,150	\$23,850	\$24,327	66
2.5%-5%	5%	\$44,000	\$44,250	\$45,150	\$46,300	\$47,700	\$48,654	69
5%-10%	10%	\$88,000	\$88,500	\$90,300	\$92,600	\$95,400	\$97,308	74
10%-20%	20%	\$88,000	\$88,500	\$90,300	\$92,600	\$95,400	\$97,308	83
20%-30%	30%	\$176,000	\$177,000	\$180,600	\$185,200	\$190,800	\$194,616	83
30%-40%	40%	\$176,000	\$177,000	\$180,600	\$185,200	\$190,800	\$194,616	83
40%-50%	50%	\$352,000	\$354,000	\$361,200	\$370,400	\$381,600	\$389,232	83
50%-60%	60%	\$352,000	\$354,000	\$361,200	\$370,400	\$381,600	\$389,232	83
60%-70%	70%	\$440,000	\$442,500	\$451,500	\$463,000	\$477,000	\$486,540	83
70%-80%	80%	\$440,000	\$442,500	\$451,500	\$463,000	\$477,000	\$486,540	83
80%-90%	90%	\$616,000	\$619,500	\$632,100	\$648,200	\$667,800	\$681,156	83
90%-100%	100%	\$616,000	\$619,500	\$632,100	\$648,200	\$667,800	\$681,156	83
Maximum insurable earnings (MIE)		\$88,000	\$88,500	\$90,300	\$92,600	\$95,400	\$97,308	\$110,000
Fatality fixed average cost		\$375,900	\$385,400	\$390,500	\$392,000	\$399,400	\$405,700	
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	2
Maximum risk band decrease	N/A

Minimum premium rate

Minimum premium rate	\$0.07
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Definition of 2023 premium rate components

New Claims Cost

This covers the projected total future cost of injuries expected to arise in 2023.

Administrative expenses

1. Administrative expenses

The estimated expenses for the WSIB to administer the *Workplace Safety and Insurance Act* in 2023.

2. Legislative obligations

The expenses the WSIB must 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 in 2023.

3. Total administrative expenses

The total administrative and legislative obligations expenses. This is the cost required to administer the workplace safety and insurance system in Ontario and fulfill legislative obligations.

Premium rate

Total cost per \$100 of insurable earnings required to fund new claims and administrative expenses.

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. To minimize this volatility, the NCC is determined first for six 'super classes' – groups of classes/subclasses in similar broad economic sectors – and are then 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 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 2023, 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	Residential 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
G6	Non-residential building 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

Administrative expenses

Schedule 1 administrative expenses are allocated to the classes/subclasses in proportion to their NCC dollars and insurable earnings, subject to a limit.

2023 class/subclass premium rate components

A: Agriculture

Component	2023 premium rate per \$100 of insurable earnings	Percentage of 2023 premium rate
A. New Claims Cost		
1. New Claims Cost	\$1.458	66%
B. Overhead expenses		
1. WSIB administration	\$0.587	
2. Legislative obligations	\$0.161	
3. Total overhead expenses	\$0.748	34%
C. Past Claims Cost		
1. Past Claims Cost	\$0.000	0%
D. Total premium rate (A+B+C)	\$2.21	100%

2023 class/subclass premium rate components
B: Mining, quarrying and oil and gas extraction

Component	2023 premium rate per \$100 of insurable earnings	Percentage of 2023 premium rate
A. New Claims Cost		
1. New Claims Cost	\$1.416	66%
B. Overhead expenses		
1. WSIB administration	\$0.577	
2. Legislative obligations	\$0.156	
3. Total overhead expenses	\$0.733	34%
C. Past Claims Cost		
1. Past Claims Cost	\$0.000	0%
D. Total premium rate (A+B+C)	\$2.15	100%

2023 class/subclass premium rate components

C: Utilities

Component	2023 premium rate per \$100 of insurable earnings	Percentage of 2023 premium rate
A. New Claims Cost		
1. New Claims Cost	\$0.432	56%
B. Overhead expenses		
1. WSIB administration	\$0.263	
2. Legislative obligations	\$0.080	
3. Total overhead expenses	\$0.343	44%
C. Past Claims Cost		
1. Past Claims Cost	\$0.000	0%
D. Total premium rate (A+B+C)	\$0.78	100%

2023 class/subclass premium rate components

D1: Educational services

Component	2023 premium rate per \$100 of insurable earnings	Percentage of 2023 premium rate
A. New Claims Cost		
1. New Claims Cost	\$0.190	56%
B. Overhead expenses		
1. WSIB administration	\$0.097	
2. Legislative obligations	\$0.053	
3. Total overhead expenses	\$0.150	44%
C. Past Claims Cost		
1. Past Claims Cost	\$0.000	0%
D. Total premium rate (A+B+C)	\$0.34	100%

2023 class/subclass premium rate components
D2: Public administration

Component	2023 premium rate per \$100 of insurable earnings	Percentage of 2023 premium rate
A. New Claims Cost		
1. New Claims Cost	\$2.638	70%
B. Overhead expenses		
1. WSIB administration	\$0.891	
2. Legislative obligations	\$0.252	
3. Total overhead expenses	\$1.143	30%
C. Past Claims Cost		
1. Past Claims Cost	\$0.000	0%
D. Total premium rate (A+B+C)	\$3.78	100%

2023 class/subclass premium rate components

D3: Hospitals

Component	2023 premium rate per \$100 of insurable earnings	Percentage of 2023 premium rate
A. New Claims Cost		
1. New Claims Cost	\$0.545	56%
B. Overhead expenses		
1. WSIB administration	\$0.338	
2. Legislative obligations	\$0.094	
3. Total overhead expenses	\$0.432	44%
C. Past Claims Cost		
1. Past Claims Cost	\$0.000	0%
D. Total premium rate (A+B+C)	\$0.98	100%

2023 class/subclass premium rate components

E1: Food, textiles and related manufacturing

Component	2023 premium rate per \$100 of insurable earnings	Percentage of 2023 premium rate
A. New Claims Cost		
1. New Claims Cost	\$0.744	59%
B. Overhead expenses		
1. WSIB administration	\$0.404	
2. Legislative obligations	\$0.110	
3. Total overhead expenses	\$0.514	41%
C. Past Claims Cost		
1. Past Claims Cost	\$0.000	0%
D. Total premium rate (A+B+C)	\$1.26	100%

2023 class/subclass premium rate components
E2: Non-metallic and mineral manufacturing

Component	2023 premium rate per \$100 of insurable earnings	Percentage of 2023 premium rate
A. New Claims Cost		
1. New Claims Cost	\$1.306	65%
B. Overhead expenses		
1. WSIB administration	\$0.548	
2. Legislative obligations	\$0.157	
3. Total overhead expenses	\$0.705	35%
C. Past Claims Cost		
1. Past Claims Cost	\$0.000	0%
D. Total premium rate (A+B+C)	\$2.01	100%

2023 class/subclass premium rate components
E3: Printing, petroleum and chemical manufacturing

Component	2023 premium rate per \$100 of insurable earnings	Percentage of 2023 premium rate
A. New Claims Cost		
1. New Claims Cost	\$0.555	56%
B. Overhead expenses		
1. WSIB administration	\$0.344	
2. Legislative obligations	\$0.097	
3. Total overhead expenses	\$0.441	44%
C. Past Claims Cost		
1. Past Claims Cost	\$0.000	0%
D. Total premium rate (A+B+C)	\$1.00	100%

2023 class/subclass premium rate components

E4: Metal, transportation equipment and furniture manufacturing

Component	2023 premium rate per \$100 of insurable earnings	Percentage of 2023 premium rate
A. New Claims Cost		
1. New Claims Cost	\$1.094	63%
B. Overhead expenses		
1. WSIB administration	\$0.494	
2. Legislative obligations	\$0.139	
3. Total overhead expenses	\$0.633	37%
C. Past Claims Cost		
1. Past Claims Cost	\$0.000	0%
D. Total premium rate (A+B+C)	\$1.73	100%

2023 class/subclass premium rate components

E5: Machinery, electrical equipment and miscellaneous manufacturing

Component	2023 premium rate per \$100 of insurable earnings	Percentage of 2023 premium rate
A. New Claims Cost		
1. New Claims Cost	\$0.657	57%
B. Overhead expenses		
1. WSIB administration	\$0.381	
2. Legislative obligations	\$0.106	
3. Total overhead expenses	\$0.487	43%
C. Past Claims Cost		
1. Past Claims Cost	\$0.000	0%
D. Total premium rate (A+B+C)	\$1.14	100%

2023 class/subclass premium rate components
E6: Computer and electronic manufacturing

Component	2023 premium rate per \$100 of insurable earnings	Percentage of 2023 premium rate
A. New Claims Cost		
1. New Claims Cost	\$0.136	56%
B. Overhead expenses		
1. WSIB administration	\$0.063	
2. Legislative obligations	\$0.044	
3. Total overhead expenses	\$0.107	44%
C. Past Claims Cost		
1. Past Claims Cost	\$0.000	0%
D. Total premium rate (A+B+C)	\$0.24	100%

2023 class/subclass premium rate components

F1: Rail, water, truck transportation and postal service

Component	2023 premium rate per \$100 of insurable earnings	Percentage of 2023 premium rate
A. New Claims Cost		
1. New Claims Cost	\$2.758	72%
B. Overhead expenses		
1. WSIB administration	\$0.922	
2. Legislative obligations	\$0.174	
3. Total overhead expenses	\$1.096	28%
C. Past Claims Cost		
1. Past Claims Cost	\$0.000	0%
D. Total premium rate (A+B+C)	\$3.85	100%

2023 class/subclass premium rate components

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

Component	2023 premium rate per \$100 of insurable earnings	Percentage of 2023 premium rate
A. New Claims Cost		
1. New Claims Cost	\$0.986	63%
B. Overhead expenses		
1. WSIB administration	\$0.466	
2. Legislative obligations	\$0.103	
3. Total overhead expenses	\$0.569	37%
C. Past Claims Cost		
1. Past Claims Cost	\$0.000	0%
D. Total premium rate (A+B+C)	\$1.56	100%

2023 class/subclass premium rate components
G1: Residential building construction

Component	2023 premium rate per \$100 of insurable earnings	Percentage of 2023 premium rate
A. New Claims Cost		
1. New Claims Cost	\$1.612	67%
B. Overhead expenses		
1. WSIB administration	\$0.627	
2. Legislative obligations	\$0.175	
3. Total overhead expenses	\$0.802	33%
C. Past Claims Cost		
1. Past Claims Cost	\$0.000	0%
D. Total premium rate (A+B+C)	\$2.41	100%

2023 class/subclass premium rate components
G2: Infrastructure construction

Component	2023 premium rate per \$100 of insurable earnings	Percentage of 2023 premium rate
A. New Claims Cost		
1. New Claims Cost	\$1.148	64%
B. Overhead expenses		
1. WSIB administration	\$0.508	
2. Legislative obligations	\$0.135	
3. Total overhead expenses	\$0.643	36%
C. Past Claims Cost		
1. Past Claims Cost	\$0.000	0%
D. Total premium rate (A+B+C)	\$1.79	100%

2023 class/subclass premium rate components

G3: Foundation, structure and building exterior construction

Component	2023 premium rate per \$100 of insurable earnings	Percentage of 2023 premium rate
A. New Claims Cost		
1. New Claims Cost	\$2.576	70%
B. Overhead expenses		
1. WSIB administration	\$0.875	
2. Legislative obligations	\$0.240	
3. Total overhead expenses	\$1.115	30%
C. Past Claims Cost		
1. Past Claims Cost	\$0.000	0%
D. Total premium rate (A+B+C)	\$3.69	100%

2023 class/subclass premium rate components
G4: Building equipment construction

Component	2023 premium rate per \$100 of insurable earnings	Percentage of 2023 premium rate
A. New Claims Cost		
1. New Claims Cost	\$0.882	61%
B. Overhead expenses		
1. WSIB administration	\$0.439	
2. Legislative obligations	\$0.118	
3. Total overhead expenses	\$0.557	39%
C. Past Claims Cost		
1. Past Claims Cost	\$0.000	0%
D. Total premium rate (A+B+C)	\$1.44	100%

2023 class/subclass premium rate components
G5: Specialty trades construction

Component	2023 premium rate per \$100 of insurable earnings	Percentage of 2023 premium rate
A. New Claims Cost		
1. New Claims Cost	\$1.433	66%
B. Overhead expenses		
1. WSIB administration	\$0.581	
2. Legislative obligations	\$0.157	
3. Total overhead expenses	\$0.738	34%
C. Past Claims Cost		
1. Past Claims Cost	\$0.000	0%
D. Total premium rate (A+B+C)	\$2.17	100%

2023 class/subclass premium rate components
G6: Non-residential building construction

Component	2023 premium rate per \$100 of insurable earnings	Percentage of 2023 premium rate
A. New Claims Cost		
1. New Claims Cost	\$0.917	62%
B. Overhead expenses		
1. WSIB administration	\$0.448	
2. Legislative obligations	\$0.123	
3. Total overhead expenses	\$0.571	38%
C. Past Claims Cost		
1. Past Claims Cost	\$0.000	0%
D. Total premium rate (A+B+C)	\$1.49	100%

2023 class/subclass premium rate components

H1: Petroleum, food, motor vehicle and miscellaneous wholesale

Component	2023 premium rate per \$100 of insurable earnings	Percentage of 2023 premium rate
A. New Claims Cost		
1. New Claims Cost	\$1.063	63%
B. Overhead expenses		
1. WSIB administration	\$0.486	
2. Legislative obligations	\$0.134	
3. Total overhead expenses	\$0.620	37%
C. Past Claims Cost		
1. Past Claims Cost	\$0.000	0%
D. Total premium rate (A+B+C)	\$1.68	100%

2023 class/subclass premium rate components

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

Component	2023 premium rate per \$100 of insurable earnings	Percentage of 2023 premium rate
A. New Claims Cost		
1. New Claims Cost	\$0.441	56%
B. Overhead expenses		
1. WSIB administration	\$0.269	
2. Legislative obligations	\$0.080	
3. Total overhead expenses	\$0.349	44%
C. Past Claims Cost		
1. Past Claims Cost	\$0.000	0%
D. Total premium rate (A+B+C)	\$0.79	100%

2023 class/subclass premium rate components

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

Component	2023 premium rate per \$100 of insurable earnings	Percentage of 2023 premium rate
A. New Claims Cost		
1. New Claims Cost	\$0.745	59%
B. Overhead expenses		
1. WSIB administration	\$0.404	
2. Legislative obligations	\$0.111	
3. Total overhead expenses	\$0.515	41%
C. Past Claims Cost		
1. Past Claims Cost	\$0.000	0%
D. Total premium rate (A+B+C)	\$1.26	100%

2023 class/subclass premium rate components

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

Component	2023 premium rate per \$100 of insurable earnings	Percentage of 2023 premium rate
A. New Claims Cost		
1. New Claims Cost	\$0.481	56%
B. Overhead expenses		
1. WSIB administration	\$0.298	
2. Legislative obligations	\$0.085	
3. Total overhead expenses	\$0.383	44%
C. Past Claims Cost		
1. Past Claims Cost	\$0.000	0%
D. Total premium rate (A+B+C)	\$0.86	100%

2023 class/subclass premium rate components

I3: Electronics, appliances and health and personal care retail

Component	2023 premium rate per \$100 of insurable earnings	Percentage of 2023 premium rate
A. New Claims Cost		
1. New Claims Cost	\$0.205	56%
B. Overhead expenses		
1. WSIB administration	\$0.107	
2. Legislative obligations	\$0.055	
3. Total overhead expenses	\$0.162	44%
C. Past Claims Cost		
1. Past Claims Cost	\$0.000	0%
D. Total premium rate (A+B+C)	\$0.37	100%

2023 class/subclass premium rate components
14: Specialized retail and department stores

Component	2023 premium rate per \$100 of insurable earnings	Percentage of 2023 premium rate
A. New Claims Cost		
1. New Claims Cost	\$0.599	56%
B. Overhead expenses		
1. WSIB administration	\$0.367	
2. Legislative obligations	\$0.102	
3. Total overhead expenses	\$0.469	44%
C. Past Claims Cost		
1. Past Claims Cost	\$0.000	0%
D. Total premium rate (A+B+C)	\$1.07	100%

2023 class/subclass premium rate components

J: Information and culture

Component	2023 premium rate per \$100 of insurable earnings	Percentage of 2023 premium rate
A. New Claims Cost		
1. New Claims Cost	\$0.201	56%
B. Overhead expenses		
1. WSIB administration	\$0.115	
2. Legislative obligations	\$0.044	
3. Total overhead expenses	\$0.159	44%
C. Past Claims Cost		
1. Past Claims Cost	\$0.000	0%
D. Total premium rate (A+B+C)	\$0.36	100%

2023 class/subclass premium rate components
K: Finance, management and leasing

Component	2023 premium rate per \$100 of insurable earnings	Percentage of 2023 premium rate
A. New Claims Cost		
1. New Claims Cost	\$0.476	56%
B. Overhead expenses		
1. WSIB administration	\$0.290	
2. Legislative obligations	\$0.088	
3. Total overhead expenses	\$0.378	44%
C. Past Claims Cost		
1. Past Claims Cost	\$0.000	0%
D. Total premium rate (A+B+C)	\$0.85	100%

2023 class/subclass premium rate components
L: Professional, scientific and technical

Component	2023 premium rate per \$100 of insurable earnings	Percentage of 2023 premium rate
A. New Claims Cost		
1. New Claims Cost	\$0.103	56%
B. Overhead expenses		
1. WSIB administration	\$0.042	
2. Legislative obligations	\$0.039	
3. Total overhead expenses	\$0.081	44%
C. Past Claims Cost		
1. Past Claims Cost	\$0.000	0%
D. Total premium rate (A+B+C)	\$0.18	100%

2023 class/subclass premium rate components

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

Component	2023 premium rate per \$100 of insurable earnings	Percentage of 2023 premium rate
A. New Claims Cost		
1. New Claims Cost	\$0.900	62%
B. Overhead expenses		
1. WSIB administration	\$0.444	
2. Legislative obligations	\$0.113	
3. Total overhead expenses	\$0.557	38%
C. Past Claims Cost		
1. Past Claims Cost	\$0.000	0%
D. Total premium rate (A+B+C)	\$1.46	100%

2023 class/subclass premium rate components

N1: Ambulatory health care

Component	2023 premium rate per \$100 of insurable earnings	Percentage of 2023 premium rate
A. New Claims Cost		
1. New Claims Cost	\$0.989	62%
B. Overhead expenses		
1. WSIB administration	\$0.467	
2. Legislative obligations	\$0.132	
3. Total overhead expenses	\$0.599	38%
C. Past Claims Cost		
1. Past Claims Cost	\$0.000	0%
D. Total premium rate (A+B+C)	\$1.59	100%

2023 class/subclass premium rate components
N2: Nursing and residential care facilities

Component	2023 premium rate per \$100 of insurable earnings	Percentage of 2023 premium rate
A. New Claims Cost		
1. New Claims Cost	\$1.316	65%
B. Overhead expenses		
1. WSIB administration	\$0.551	
2. Legislative obligations	\$0.150	
3. Total overhead expenses	\$0.701	35%
C. Past Claims Cost		
1. Past Claims Cost	\$0.000	0%
D. Total premium rate (A+B+C)	\$2.02	100%

2023 class/subclass premium rate components

N3: Social assistance

Component	2023 premium rate per \$100 of insurable earnings	Percentage of 2023 premium rate
A. New Claims Cost		
1. New Claims Cost	\$0.895	61%
B. Overhead expenses		
1. WSIB administration	\$0.443	
2. Legislative obligations	\$0.121	
3. Total overhead expenses	\$0.564	39%
C. Past Claims Cost		
1. Past Claims Cost	\$0.000	0%
D. Total premium rate (A+B+C)	\$1.46	100%

2023 class/subclass premium rate components

O: Leisure and hospitality

Component	2023 premium rate per \$100 of insurable earnings	Percentage of 2023 premium rate
A. New Claims Cost		
1. New Claims Cost	\$0.563	56%
B. Overhead expenses		
1. WSIB administration	\$0.357	
2. Legislative obligations	\$0.089	
3. Total overhead expenses	\$0.446	44%
C. Past Claims Cost		
1. Past Claims Cost	\$0.000	0%
D. Total premium rate (A+B+C)	\$1.01	100%

2023 class/subclass premium rate components

P: Other services

Component	2023 premium rate per \$100 of insurable earnings	Percentage of 2023 premium rate
A. New Claims Cost		
1. New Claims Cost	\$0.820	60%
B. Overhead expenses		
1. WSIB administration	\$0.423	
2. Legislative obligations	\$0.116	
3. Total overhead expenses	\$0.539	40%
C. Past Claims Cost		
1. Past Claims Cost	\$0.000	0%
D. Total premium rate (A+B+C)	\$1.36	100%

2023 class/subclass premium rate components

Schedule 1

Component	2023 premium rate per \$100 of insurable earnings	Percentage of 2023 premium rate
A. New Claims Cost		
1. New Claims Cost	\$0.810	62%
B. Overhead expenses		
1. WSIB administration	\$0.383	
2. Legislative obligations	\$0.111	
3. Total overhead expenses	\$0.494	38%
C. Past Claims Cost		
1. Past Claims Cost	\$0.000	0%
D. Total premium rate (A+B+C)	\$1.30	100%

2023 premium rates sub-components of overhead expenses

A: Agriculture

Overhead expenses component	Overhead expenses sub-component	Premium rate component
WSIB administration		\$0.587
Legislative obligations		
	WSIAT	\$0.015
	Office of the Worker Adviser	\$0.007
	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	\$0.002
	SWA	\$0.037
	Health and Safety Excellence program	\$0.021
	Accreditation	\$0.003
	Workers Health and Safety Centre	\$0.005
	Health clinics	\$0.005
	Other prevention	\$0.006
	Sub-total	\$0.161
Total overhead expenses		\$0.748

2023 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	\$0.015
	Office of the Worker Adviser	\$0.007
	Office of the Employer Adviser	\$0.002
	OHSA	\$0.052
	Mine Rescue*	\$0.000
	Program administration	\$0.000
	Institute of Work and Health	\$0.003
	Total grants	\$0.002
	SWA	\$0.035
	Health and Safety Excellence program	\$0.021
	Accreditation	\$0.003
	Workers Health and Safety Centre	\$0.005
	Health clinics	\$0.005
	Other prevention	\$0.006
	Sub-total	\$0.156
Total overhead expenses		\$0.733

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

2023 premium rates sub-components of overhead expenses

C: Utilities

Overhead expenses component	Overhead expenses sub-component	Premium rate component
WSIB administration		\$0.263
Legislative obligations		
	WSIAT	\$0.007
	Office of the Worker Adviser	\$0.003
	Office of the Employer Adviser	\$0.001
	OHSA	\$0.029
	Mine Rescue	\$0.000
	Program administration	\$0.000
	Institute of Work and Health	\$0.001
	Total grants	\$0.001
	SWA	\$0.020
	Health and Safety Excellence program	\$0.010
	Accreditation	\$0.001
	Workers Health and Safety Centre	\$0.002
	Health clinics	\$0.002
	Other prevention	\$0.003
	Sub-total	\$0.080
Total overhead expenses		\$0.343

2023 premium rates sub-components of overhead expenses

D1: Educational services

Overhead expenses component	Overhead expenses sub-component	Premium rate component
WSIB administration		\$0.097
Legislative obligations		
	WSIAT	\$0.002
	Office of the Worker Adviser	\$0.001
	Office of the Employer Adviser	\$0.000
	OHSA	\$0.025
	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	\$0.004
	Accreditation	\$0.001
	Workers Health and Safety Centre	\$0.001
	Health clinics	\$0.001
	Other prevention	\$0.001
	Sub-total	\$0.053
Total overhead expenses		\$0.150

2023 premium rates sub-components of overhead expenses

D2: Public administration

Overhead expenses component	Overhead expenses sub-component	Premium rate component
WSIB administration		\$0.891
Legislative obligations		
	WSIAT	\$0.023
	Office of the Worker Adviser	\$0.011
	Office of the Employer Adviser	\$0.003
	OHSA	\$0.088
	Mine Rescue	\$0.000
	Program administration	\$0.000
	Institute of Work and Health	\$0.004
	Total grants	\$0.003
	SWA	\$0.059
	Health and Safety Excellence program	\$0.032
	Accreditation	\$0.005
	Workers Health and Safety Centre	\$0.008
	Health clinics	\$0.007
	Other prevention	\$0.009
	Sub-total	\$0.252
Total overhead expenses		\$1.143

2023 premium rates sub-components of overhead expenses

D3: Hospitals

Overhead expenses component	Overhead expenses sub-component	Premium rate component
WSIB administration		\$0.338
Legislative obligations		
	WSIAT	\$0.009
	Office of the Worker Adviser	\$0.004
	Office of the Employer Adviser	\$0.001
	OHSA	\$0.033
	Mine Rescue	\$0.000
	Program administration	\$0.000
	Institute of Work and Health	\$0.001
	Total grants	\$0.001
	SWA	\$0.022
	Health and Safety Excellence program	\$0.012
	Accreditation	\$0.002
	Workers Health and Safety Centre	\$0.003
	Health clinics	\$0.003
	Other prevention	\$0.003
	Sub-total	\$0.094
Total overhead expenses		\$0.432

2023 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		\$0.404
Legislative obligations		
	WSIAT	\$0.010
	Office of the Worker Adviser	\$0.005
	Office of the Employer Adviser	\$0.001
	OHSA	\$0.038
	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	\$0.015
	Accreditation	\$0.002
	Workers Health and Safety Centre	\$0.003
	Health clinics	\$0.003
	Other prevention	\$0.004
	Sub-total	\$0.110
Total overhead expenses		\$0.514

2023 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		\$0.548
Legislative obligations		
	WSIAT	\$0.014
	Office of the Worker Adviser	\$0.007
	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	\$0.002
	SWA	\$0.037
	Health and Safety Excellence program	\$0.020
	Accreditation	\$0.003
	Workers Health and Safety Centre	\$0.005
	Health clinics	\$0.004
	Other prevention	\$0.006
	Sub-total	\$0.157
Total overhead expenses		\$0.705

2023 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		\$0.344
Legislative obligations		
	WSIAT	\$0.009
	Office of the Worker Adviser	\$0.004
	Office of the Employer Adviser	\$0.001
	OHSA	\$0.034
	Mine Rescue	\$0.000
	Program administration	\$0.000
	Institute of Work and Health	\$0.001
	Total grants	\$0.001
	SWA	\$0.023
	Health and Safety Excellence program	\$0.013
	Accreditation	\$0.002
	Workers Health and Safety Centre	\$0.003
	Health clinics	\$0.003
	Other prevention	\$0.003
	Sub-total	\$0.097
Total overhead expenses		\$0.441

2023 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		\$0.494
Legislative obligations		
	WSIAT	\$0.013
	Office of the Worker Adviser	\$0.006
	Office of the Employer Adviser	\$0.002
	OHSA	\$0.048
	Mine Rescue	\$0.000
	Program administration	\$0.000
	Institute of Work and Health	\$0.002
	Total grants	\$0.002
	SWA	\$0.032
	Health and Safety Excellence program	\$0.018
	Accreditation	\$0.003
	Workers Health and Safety Centre	\$0.004
	Health clinics	\$0.004
	Other prevention	\$0.005
	Sub-total	\$0.139
Total overhead expenses		\$0.633

2023 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		\$0.381
Legislative obligations		
	WSIAT	\$0.010
	Office of the Worker Adviser	\$0.005
	Office of the Employer Adviser	\$0.001
	OHSA	\$0.036
	Mine Rescue	\$0.000
	Program administration	\$0.000
	Institute of Work and Health	\$0.002
	Total grants	\$0.001
	SWA	\$0.025
	Health and Safety Excellence program	\$0.014
	Accreditation	\$0.002
	Workers Health and Safety Centre	\$0.003
	Health clinics	\$0.003
	Other prevention	\$0.004
	Sub-total	\$0.106
Total overhead expenses		\$0.487

2023 premium rates sub-components of overhead expenses

E6: Computer and electronic manufacturing

Overhead expenses component	Overhead expenses sub-component	Premium rate component
WSIB administration		\$0.063
Legislative obligations		
	WSIAT	\$0.002
	Office of the Worker Adviser	\$0.001
	Office of the Employer Adviser	\$0.000
	OHSA	\$0.022
	Mine Rescue	\$0.000
	Program administration	\$0.000
	Institute of Work and Health	\$0.000
	Total grants	\$0.000
	SWA	\$0.015
	Health and Safety Excellence program	\$0.002
	Accreditation	\$0.000
	Workers Health and Safety Centre	\$0.001
	Health clinics	\$0.000
	Other prevention	\$0.001
	Sub-total	\$0.044
Total overhead expenses		\$0.107

2023 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		\$0.922
Legislative obligations		
	WSIAT	\$0.023
	Office of the Worker Adviser	\$0.012
	Office of the Employer Adviser	\$0.003
	OHSA	\$0.013
	Mine Rescue	\$0.000
	Program administration	\$0.001
	Institute of Work and Health	\$0.004
	Total grants	\$0.003
	SWA	\$0.052
	Health and Safety Excellence program	\$0.034
	Accreditation	\$0.005
	Workers Health and Safety Centre	\$0.008
	Health clinics	\$0.007
	Other prevention	\$0.009
	Sub-total	\$0.174
Total overhead expenses		\$1.096

2023 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		\$0.466
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	\$0.002
	SWA	\$0.020
	Health and Safety Excellence program	\$0.017
	Accreditation	\$0.003
	Workers Health and Safety Centre	\$0.004
	Health clinics	\$0.004
	Other prevention	\$0.005
	Sub-total	\$0.103
Total overhead expenses		\$0.569

2023 premium rates sub-components of overhead expenses

G1: Residential building construction

Overhead expenses component	Overhead expenses sub-component	Premium rate component
WSIB administration		\$0.627
Legislative obligations		
	WSIAT	\$0.016
	Office of the Worker Adviser	\$0.008
	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	\$0.002
	SWA	\$0.041
	Health and Safety Excellence program	\$0.023
	Accreditation	\$0.003
	Workers Health and Safety Centre	\$0.005
	Health clinics	\$0.005
	Other prevention	\$0.006
	Sub-total	\$0.175
Total overhead expenses		\$0.802

2023 premium rates sub-components of overhead expenses

G2: Infrastructure construction

Overhead expenses component	Overhead expenses sub-component	Premium rate component
WSIB administration		\$0.508
Legislative obligations		
	WSIAT	\$0.013
	Office of the Worker Adviser	\$0.006
	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	\$0.002
	SWA	\$0.031
	Health and Safety Excellence program	\$0.018
	Accreditation	\$0.003
	Workers Health and Safety Centre	\$0.004
	Health clinics	\$0.004
	Other prevention	\$0.005
	Sub-total	\$0.135
Total overhead expenses		\$0.643

2023 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		\$0.875
Legislative obligations		
	WSIAT	\$0.022
	Office of the Worker Adviser	\$0.011
	Office of the Employer Adviser	\$0.003
	OHSA	\$0.082
	Mine Rescue	\$0.000
	Program administration	\$0.000
	Institute of Work and Health	\$0.004
	Total grants	\$0.003
	SWA	\$0.055
	Health and Safety Excellence program	\$0.032
	Accreditation	\$0.005
	Workers Health and Safety Centre	\$0.007
	Health clinics	\$0.007
	Other prevention	\$0.009
	Sub-total	\$0.240
Total overhead expenses		\$1.115

2023 premium rates sub-components of overhead expenses

G4: Building equipment construction

Overhead expenses component	Overhead expenses sub-component	Premium rate component
WSIB administration		\$0.439
Legislative obligations		
	WSIAT	\$0.011
	Office of the Worker Adviser	\$0.006
	Office of the Employer Adviser	\$0.002
	OHSA	\$0.040
	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	\$0.016
	Accreditation	\$0.002
	Workers Health and Safety Centre	\$0.004
	Health clinics	\$0.003
	Other prevention	\$0.004
	Sub-total	\$0.118
Total overhead expenses		\$0.557

2023 premium rates sub-components of overhead expenses

G5: Specialty trades construction

Overhead expenses component	Overhead expenses sub-component	Premium rate component
WSIB administration		\$0.581
Legislative obligations		
	WSIAT	\$0.015
	Office of the Worker Adviser	\$0.007
	Office of the Employer Adviser	\$0.002
	OHSA	\$0.052
	Mine Rescue	\$0.000
	Program administration	\$0.000
	Institute of Work and Health	\$0.003
	Total grants	\$0.002
	SWA	\$0.036
	Health and Safety Excellence program	\$0.021
	Accreditation	\$0.003
	Workers Health and Safety Centre	\$0.005
	Health clinics	\$0.005
	Other prevention	\$0.006
	Sub-total	\$0.157
Total overhead expenses		\$0.738

2023 premium rates sub-components of overhead expenses

G6: Non-residential building construction

Overhead expenses component	Overhead expenses sub-component	Premium rate component
WSIB administration		\$0.448
Legislative obligations		
	WSIAT	\$0.011
	Office of the Worker Adviser	\$0.006
	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	\$0.028
	Health and Safety Excellence program	\$0.016
	Accreditation	\$0.002
	Workers Health and Safety Centre	\$0.004
	Health clinics	\$0.004
	Other prevention	\$0.005
	Sub-total	\$0.123
Total overhead expenses		\$0.571

2023 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		\$0.486
Legislative obligations		
	WSIAT	\$0.012
	Office of the Worker Adviser	\$0.006
	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	\$0.002
	SWA	\$0.031
	Health and Safety Excellence program	\$0.018
	Accreditation	\$0.003
	Workers Health and Safety Centre	\$0.004
	Health clinics	\$0.004
	Other prevention	\$0.005
	Sub-total	\$0.134
Total overhead expenses		\$0.620

2023 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		\$0.269
Legislative obligations		
	WSIAT	\$0.007
	Office of the Worker Adviser	\$0.003
	Office of the Employer Adviser	\$0.001
	OHSA	\$0.029
	Mine Rescue	\$0.000
	Program administration	\$0.000
	Institute of Work and Health	\$0.001
	Total grants	\$0.001
	SWA	\$0.020
	Health and Safety Excellence program	\$0.010
	Accreditation	\$0.001
	Workers Health and Safety Centre	\$0.002
	Health clinics	\$0.002
	Other prevention	\$0.003
	Sub-total	\$0.080
Total overhead expenses		\$0.349

2023 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		\$0.404
Legislative obligations		
	WSIAT	\$0.010
	Office of the Worker Adviser	\$0.005
	Office of the Employer Adviser	\$0.001
	OHSA	\$0.039
	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	\$0.015
	Accreditation	\$0.002
	Workers Health and Safety Centre	\$0.003
	Health clinics	\$0.003
	Other prevention	\$0.004
	Sub-total	\$0.111
Total overhead expenses		\$0.515

2023 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		\$0.298
Legislative obligations		
	WSIAT	\$0.008
	Office of the Worker Adviser	\$0.004
	Office of the Employer Adviser	\$0.001
	OHSA	\$0.029
	Mine Rescue	\$0.000
	Program administration	\$0.000
	Institute of Work and Health	\$0.001
	Total grants	\$0.001
	SWA	\$0.020
	Health and Safety Excellence program	\$0.011
	Accreditation	\$0.002
	Workers Health and Safety Centre	\$0.003
	Health clinics	\$0.002
	Other prevention	\$0.003
	Sub-total	\$0.085
Total overhead expenses		\$0.383

2023 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		\$0.107
Legislative obligations		
	WSIAT	\$0.003
	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	\$0.004
	Accreditation	\$0.001
	Workers Health and Safety Centre	\$0.001
	Health clinics	\$0.001
	Other prevention	\$0.001
	Sub-total	\$0.055
Total overhead expenses		\$0.162

2023 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		\$0.367
Legislative obligations		
	WSIAT	\$0.009
	Office of the Worker Adviser	\$0.005
	Office of the Employer Adviser	\$0.001
	OHSA	\$0.035
	Mine Rescue	\$0.000
	Program administration	\$0.000
	Institute of Work and Health	\$0.002
	Total grants	\$0.001
	SWA	\$0.024
	Health and Safety Excellence program	\$0.013
	Accreditation	\$0.002
	Workers Health and Safety Centre	\$0.003
	Health clinics	\$0.003
	Other prevention	\$0.004
	Sub-total	\$0.102
Total overhead expenses		\$0.469

2023 premium rates sub-components of overhead expenses

J: Information and culture

Overhead expenses component	Overhead expenses sub-component	Premium rate component
WSIB administration		\$0.115
Legislative obligations		
	WSIAT	\$0.003
	Office of the Worker Adviser	\$0.001
	Office of the Employer Adviser	\$0.000
	OHSA	\$0.019
	Mine Rescue	\$0.000
	Program administration	\$0.000
	Institute of Work and Health	\$0.000
	Total grants	\$0.000
	SWA	\$0.013
	Health and Safety Excellence program	\$0.004
	Accreditation	\$0.001
	Workers Health and Safety Centre	\$0.001
	Health clinics	\$0.001
	Other prevention	\$0.001
	Sub-total	\$0.044
Total overhead expenses		\$0.159

2023 premium rates sub-components of overhead expenses

K: Finance, management and leasing

Overhead expenses component	Overhead expenses sub-component	Premium rate component
WSIB administration		\$0.290
Legislative obligations		
	WSIAT	\$0.007
	Office of the Worker Adviser	\$0.004
	Office of the Employer Adviser	\$0.001
	OHSA	\$0.032
	Mine Rescue	\$0.000
	Program administration	\$0.000
	Institute of Work and Health	\$0.001
	Total grants	\$0.001
	SWA	\$0.022
	Health and Safety Excellence program	\$0.011
	Accreditation	\$0.002
	Workers Health and Safety Centre	\$0.002
	Health clinics	\$0.002
	Other prevention	\$0.003
	Sub-total	\$0.088
Total overhead expenses		\$0.378

2023 premium rates sub-components of overhead expenses

L: Professional, scientific and technical

Overhead expenses component	Overhead expenses sub-component	Premium rate component
WSIB administration		\$0.042
Legislative obligations		
	WSIAT	\$0.001
	Office of the Worker Adviser	\$0.001
	Office of the Employer Adviser	\$0.000
	OHSA	\$0.021
	Mine Rescue	\$0.000
	Program administration	\$0.000
	Institute of Work and Health	\$0.000
	Total grants	\$0.000
	SWA	\$0.014
	Health and Safety Excellence program	\$0.002
	Accreditation	\$0.000
	Workers Health and Safety Centre	\$0.000
	Health clinics	\$0.000
	Other prevention	\$0.000
	Sub-total	\$0.039
Total overhead expenses		\$0.081

2023 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		\$0.444
Legislative obligations		
	WSIAT	\$0.011
	Office of the Worker Adviser	\$0.006
	Office of the Employer Adviser	\$0.002
	OHSA	\$0.035
	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	\$0.016
	Accreditation	\$0.002
	Workers Health and Safety Centre	\$0.004
	Health clinics	\$0.003
	Other prevention	\$0.004
	Sub-total	\$0.113
Total overhead expenses		\$0.557

2023 premium rates sub-components of overhead expenses

N1: Ambulatory health care

Overhead expenses component	Overhead expenses sub-component	Premium rate component
WSIB administration		\$0.467
Legislative obligations		
	WSIAT	\$0.012
	Office of the Worker Adviser	\$0.006
	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	\$0.002
	SWA	\$0.030
	Health and Safety Excellence program	\$0.017
	Accreditation	\$0.003
	Workers Health and Safety Centre	\$0.004
	Health clinics	\$0.004
	Other prevention	\$0.005
	Sub-total	\$0.132
Total overhead expenses		\$0.599

2023 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		\$0.551
Legislative obligations		
	WSIAT	\$0.014
	Office of the Worker Adviser	\$0.007
	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	\$0.002
	SWA	\$0.034
	Health and Safety Excellence program	\$0.020
	Accreditation	\$0.003
	Workers Health and Safety Centre	\$0.005
	Health clinics	\$0.004
	Other prevention	\$0.006
	Sub-total	\$0.150
Total overhead expenses		\$0.701

2023 premium rates sub-components of overhead expenses

N3: Social assistance

Overhead expenses component	Overhead expenses sub-component	Premium rate component
WSIB administration		\$0.443
Legislative obligations		
	WSIAT	\$0.011
	Office of the Worker Adviser	\$0.006
	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	\$0.028
	Health and Safety Excellence program	\$0.016
	Accreditation	\$0.002
	Workers Health and Safety Centre	\$0.004
	Health clinics	\$0.003
	Other prevention	\$0.004
	Sub-total	\$0.121
Total overhead expenses		\$0.564

2023 premium rates sub-components of overhead expenses

O: Leisure and hospitality

Overhead expenses component	Overhead expenses sub-component	Premium rate component
WSIB administration		\$0.357
Legislative obligations		
	WSIAT	\$0.009
	Office of the Worker Adviser	\$0.004
	Office of the Employer Adviser	\$0.001
	OHSA	\$0.028
	Mine Rescue	\$0.000
	Program administration	\$0.000
	Institute of Work and Health	\$0.002
	Total grants	\$0.001
	SWA	\$0.019
	Health and Safety Excellence program	\$0.013
	Accreditation	\$0.002
	Workers Health and Safety Centre	\$0.003
	Health clinics	\$0.003
	Other prevention	\$0.004
	Sub-total	\$0.089
Total overhead expenses		\$0.446

2023 premium rates sub-components of overhead expenses

P: Other services

Overhead expenses component	Overhead expenses sub-component	Premium rate component
WSIB administration		\$0.423
Legislative obligations		
	WSIAT	\$0.011
	Office of the Worker Adviser	\$0.005
	Office of the Employer Adviser	\$0.002
	OHSA	\$0.040
	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	\$0.015
	Accreditation	\$0.002
	Workers Health and Safety Centre	\$0.004
	Health clinics	\$0.003
	Other prevention	\$0.004
	Sub-total	\$0.116
Total overhead expenses		\$0.539

2023 premium rates sub-components of overhead expenses

Schedule 1

Overhead expenses component	Overhead expenses sub-component	Premium rate component
WSIB administration		\$0.383
Legislative obligations		
	WSIAT	\$0.010
	Office of the Worker Adviser	\$0.005
	Office of the Employer Adviser	\$0.001
	OHSA	\$0.037
	Mine Rescue	\$0.003
	Program administration	\$0.000
	Institute of Work and Health	\$0.002
	Total grants	\$0.001
	SWA	\$0.026
	Health and Safety Excellence program	\$0.014
	Accreditation	\$0.002
	Workers Health and Safety Centre	\$0.003
	Health clinics	\$0.003
	Other prevention	\$0.004
	Sub-total	\$0.111
Total overhead expenses		\$0.494

2023 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
2016	\$1,706,880,087	\$88,000	\$36,522	46,735	712	1.52%	2,186	4.68%
2017	\$1,826,049,576	\$88,500	\$37,842	48,254	755	1.56%	2,341	4.85%
2018	\$2,053,523,869	\$90,300	\$41,534	49,442	766	1.55%	2,388	4.83%
2019	\$2,236,612,382	\$92,600	\$41,254	54,216	814	1.50%	2,600	4.80%
2020	\$2,316,675,710	\$95,400	\$42,480	54,535	2,566	4.71%	3,989	7.31%
2021	\$2,419,089,367	\$97,308	\$42,427	57,017	1,724	3.02%	3,334	5.85%

2023 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
2016	\$1,952,633,980	\$88,000	\$70,419	27,729	187	0.67%	1,336	4.82%
2017	\$2,038,986,461	\$88,500	\$71,850	28,378	246	0.87%	1,377	4.85%
2018	\$2,140,029,304	\$90,300	\$73,278	29,204	222	0.76%	1,420	4.86%
2019	\$2,265,517,410	\$92,600	\$75,765	29,902	234	0.78%	1,541	5.15%
2020	\$2,343,141,603	\$95,400	\$80,101	29,253	233	0.80%	1,275	4.36%
2021	\$2,554,410,028	\$97,308	\$86,999	29,362	412	1.40%	1,647	5.61%

2023 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
2016	\$3,290,672,103	\$88,000	\$73,899	44,530	121	0.27%	988	2.22%
2017	\$3,322,504,076	\$88,500	\$77,462	42,892	140	0.33%	935	2.18%
2018	\$3,412,546,392	\$90,300	\$78,635	43,397	131	0.30%	913	2.10%
2019	\$3,482,903,719	\$92,600	\$80,195	43,430	148	0.34%	936	2.16%
2020	\$3,594,792,732	\$95,400	\$82,316	43,670	143	0.33%	880	2.02%
2021	\$3,586,889,199	\$97,308	\$88,762	40,410	202	0.50%	877	2.17%

2023 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
2016	\$7,074,166,551	\$88,000	\$47,360	149,369	515	0.34%	1,858	1.24%
2017	\$7,316,891,374	\$88,500	\$48,821	149,873	597	0.40%	1,932	1.29%
2018	\$7,772,474,694	\$90,300	\$49,256	157,798	637	0.40%	2,024	1.28%
2019	\$8,103,299,263	\$92,600	\$49,270	164,469	715	0.43%	2,308	1.40%
2020	\$8,243,232,804	\$95,400	\$50,406	163,536	338	0.21%	1,167	0.71%
2021	\$8,850,672,756	\$97,308	\$50,375	175,695	457	0.26%	1,487	0.85%

2023 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
2016	\$2,341,054,573	\$88,000	\$55,989	41,813	640	1.53%	2,095	5.01%
2017	\$2,436,401,333	\$88,500	\$54,206	44,947	822	1.83%	2,193	4.88%
2018	\$2,568,521,751	\$90,300	\$55,540	46,246	871	1.88%	2,359	5.10%
2019	\$2,678,380,119	\$92,600	\$57,264	46,773	872	1.86%	2,457	5.25%
2020	\$2,892,760,010	\$95,400	\$62,182	46,521	740	1.59%	1,818	3.91%
2021	\$3,090,258,256	\$97,308	\$64,369	48,009	809	1.69%	1,956	4.07%

2023 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
2016	\$12,926,085,814	\$88,000	\$60,026	215,343	2,128	0.99%	7,846	3.64%
2017	\$13,258,879,907	\$88,500	\$60,685	218,485	2,242	1.03%	8,267	3.78%
2018	\$13,787,909,253	\$90,300	\$62,130	221,920	2,702	1.22%	9,037	4.07%
2019	\$14,339,282,550	\$92,600	\$62,720	228,623	2,581	1.13%	9,028	3.95%
2020	\$15,369,519,658	\$95,400	\$66,758	230,229	4,313	1.87%	10,431	4.53%
2021	\$16,168,566,307	\$97,308	\$67,178	240,681	5,212	2.17%	11,095	4.61%

2023 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
2016	\$5,799,574,011	\$88,000	\$38,169	151,943	1,210	0.80%	5,812	3.83%
2017	\$6,008,326,643	\$88,500	\$38,962	154,210	1,348	0.87%	6,007	3.90%
2018	\$6,371,696,479	\$90,300	\$40,817	156,106	1,532	0.98%	6,347	4.07%
2019	\$6,651,157,209	\$92,600	\$41,785	159,177	1,427	0.90%	6,427	4.04%
2020	\$7,060,517,132	\$95,400	\$45,677	154,574	2,050	1.33%	6,127	3.96%
2021	\$7,411,238,261	\$97,308	\$45,899	161,467	2,783	1.72%	7,146	4.43%

2023 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
2016	\$5,951,247,162	\$88,000	\$42,728	139,283	1,418	1.02%	7,499	5.38%
2017	\$6,098,126,904	\$88,500	\$43,154	141,311	1,639	1.16%	7,535	5.33%
2018	\$6,294,990,977	\$90,300	\$45,383	138,709	1,759	1.27%	7,935	5.72%
2019	\$6,344,548,387	\$92,600	\$45,991	137,952	1,597	1.16%	7,832	5.68%
2020	\$6,379,651,516	\$95,400	\$46,769	136,407	1,401	1.03%	6,367	4.67%
2021	\$6,779,840,541	\$97,308	\$49,417	137,197	2,053	1.50%	7,210	5.26%

2023 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
2016	\$4,513,353,867	\$88,000	\$45,603	98,970	543	0.55%	2,135	2.16%
2017	\$4,684,409,707	\$88,500	\$44,251	105,859	572	0.54%	2,278	2.15%
2018	\$4,897,950,040	\$90,300	\$45,458	107,747	671	0.62%	2,451	2.27%
2019	\$5,072,147,259	\$92,600	\$45,301	111,965	635	0.57%	2,373	2.12%
2020	\$5,150,065,405	\$95,400	\$47,007	109,560	498	0.45%	1,771	1.62%
2021	\$5,297,801,493	\$97,308	\$48,625	108,953	668	0.61%	2,020	1.85%

2023 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
2016	\$15,009,532,041	\$88,000	\$48,248	311,093	3,386	1.09%	18,491	5.94%
2017	\$15,322,224,256	\$88,500	\$48,974	312,867	3,760	1.20%	18,821	6.02%
2018	\$15,985,877,811	\$90,300	\$49,697	321,664	3,966	1.23%	19,542	6.08%
2019	\$16,244,280,640	\$92,600	\$51,145	317,613	3,558	1.12%	18,588	5.85%
2020	\$15,064,005,126	\$95,400	\$51,012	295,302	3,051	1.03%	13,824	4.68%
2021	\$15,595,252,505	\$97,308	\$52,416	297,530	4,523	1.52%	15,961	5.36%

2023 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
2016	\$5,289,972,214	\$88,000	\$46,224	114,443	969	0.85%	5,216	4.56%
2017	\$5,530,171,843	\$88,500	\$46,054	120,080	1,115	0.93%	5,443	4.53%
2018	\$5,891,787,943	\$90,300	\$47,670	123,595	1,332	1.08%	5,769	4.67%
2019	\$6,077,973,427	\$92,600	\$48,631	124,983	1,303	1.04%	5,632	4.51%
2020	\$5,822,112,322	\$95,400	\$49,498	117,623	1,100	0.94%	4,219	3.59%
2021	\$6,318,262,048	\$97,308	\$52,093	121,289	1,701	1.40%	5,232	4.31%

2023 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
2016	\$3,193,242,304	\$88,000	\$39,575	80,689	103	0.13%	485	0.60%
2017	\$3,272,547,193	\$88,500	\$40,774	80,260	118	0.15%	482	0.60%
2018	\$3,452,437,474	\$90,300	\$43,211	79,897	141	0.18%	508	0.64%
2019	\$3,675,979,538	\$92,600	\$41,565	88,439	137	0.15%	535	0.60%
2020	\$3,765,250,012	\$95,400	\$46,997	80,117	271	0.34%	524	0.65%
2021	\$3,969,274,158	\$97,308	\$46,484	85,390	194	0.23%	465	0.54%

2023 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
2016	\$3,245,041,990	\$88,000	\$48,172	67,363	1,464	2.17%	3,333	4.95%
2017	\$3,317,328,801	\$88,500	\$48,367	68,587	1,465	2.14%	3,265	4.76%
2018	\$3,476,520,333	\$90,300	\$50,526	68,807	1,564	2.27%	3,427	4.98%
2019	\$3,632,191,238	\$92,600	\$51,711	70,241	1,563	2.23%	3,505	4.99%
2020	\$3,780,582,577	\$95,400	\$52,337	72,236	1,319	1.83%	2,823	3.91%
2021	\$3,966,416,954	\$97,308	\$53,330	74,375	1,508	2.03%	3,078	4.14%

2023 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
2016	\$4,789,233,569	\$88,000	\$39,167	122,276	1,532	1.25%	4,865	3.98%
2017	\$5,093,028,142	\$88,500	\$39,280	129,659	1,761	1.36%	5,131	3.96%
2018	\$5,662,250,722	\$90,300	\$40,866	138,556	2,065	1.49%	5,928	4.28%
2019	\$6,123,759,262	\$92,600	\$41,210	148,600	2,086	1.40%	6,385	4.30%
2020	\$6,554,702,773	\$95,400	\$43,886	149,359	1,729	1.16%	5,242	3.51%
2021	\$7,087,802,162	\$97,308	\$44,248	160,182	2,528	1.58%	6,516	4.07%

2023 premium rates by class/subclass

Six-year historical summary

G1: Residential 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
2016	\$2,072,387,347	\$88,000	\$44,368	46,709	570	1.22%	1,736	3.72%
2017	\$2,289,475,651	\$88,500	\$45,924	49,854	638	1.28%	1,896	3.80%
2018	\$2,488,483,718	\$90,300	\$48,079	51,759	733	1.42%	2,037	3.94%
2019	\$2,652,630,617	\$92,600	\$48,218	55,013	750	1.36%	2,227	4.05%
2020	\$2,775,556,426	\$95,400	\$54,031	51,369	644	1.25%	1,730	3.37%
2021	\$3,118,583,625	\$97,308	\$56,653	55,047	857	1.56%	2,209	4.01%

2023 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
2016	\$2,952,022,546	\$88,000	\$57,796	51,076	444	0.87%	3,299	6.46%
2017	\$3,113,532,841	\$88,500	\$58,966	52,802	477	0.90%	3,277	6.21%
2018	\$3,331,635,089	\$90,300	\$59,251	56,229	491	0.87%	3,289	5.85%
2019	\$3,525,834,752	\$92,600	\$60,381	58,393	471	0.81%	3,359	5.75%
2020	\$3,622,164,103	\$95,400	\$70,078	51,687	415	0.80%	2,915	5.64%
2021	\$4,108,462,108	\$97,308	\$76,025	54,041	536	0.99%	3,243	6.00%

2023 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
2016	\$3,940,116,075	\$88,000	\$42,349	93,040	1,688	1.81%	6,101	6.56%
2017	\$4,306,549,995	\$88,500	\$43,923	98,048	1,959	2.00%	6,576	6.71%
2018	\$4,584,734,569	\$90,300	\$46,620	98,343	1,962	2.00%	6,616	6.73%
2019	\$4,756,257,957	\$92,600	\$46,839	101,545	1,733	1.71%	6,582	6.48%
2020	\$3,910,391,062	\$95,400	\$56,524	69,181	1,108	1.60%	4,490	6.49%
2021	\$4,363,815,715	\$97,308	\$63,764	68,437	1,464	2.14%	5,435	7.94%

2023 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
2016	\$7,753,785,877	\$88,000	\$55,465	139,795	1,100	0.79%	6,284	4.50%
2017	\$8,311,864,910	\$88,500	\$56,383	147,418	1,338	0.91%	6,662	4.52%
2018	\$8,984,757,104	\$90,300	\$58,188	154,409	1,401	0.91%	7,195	4.66%
2019	\$9,380,415,543	\$92,600	\$59,271	158,264	1,418	0.90%	7,239	4.57%
2020	\$9,144,480,382	\$95,400	\$64,931	140,834	1,125	0.80%	5,778	4.10%
2021	\$9,816,103,228	\$97,308	\$64,533	152,111	1,759	1.16%	7,097	4.67%

2023 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
2016	\$4,117,739,355	\$88,000	\$47,309	87,039	887	1.02%	2,939	3.38%
2017	\$4,443,557,104	\$88,500	\$48,475	91,668	1,027	1.12%	3,044	3.32%
2018	\$4,749,577,517	\$90,300	\$50,584	93,896	1,033	1.10%	3,323	3.54%
2019	\$4,970,153,540	\$92,600	\$52,853	94,037	1,049	1.12%	3,573	3.80%
2020	\$4,876,155,667	\$95,400	\$53,487	91,166	866	0.95%	2,689	2.95%
2021	\$5,379,276,799	\$97,308	\$61,224	87,863	1,120	1.27%	3,164	3.60%

2023 premium rates by class/subclass

Six-year historical summary

G6: Non-residential 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
2016	\$1,972,273,430	\$88,000	\$53,278	37,018	255	0.69%	1,628	4.40%
2017	\$2,074,854,868	\$88,500	\$53,341	38,898	292	0.75%	1,598	4.11%
2018	\$2,261,970,812	\$90,300	\$55,948	40,430	280	0.69%	1,583	3.92%
2019	\$2,355,718,050	\$92,600	\$55,548	42,408	261	0.62%	1,610	3.80%
2020	\$2,334,723,006	\$95,400	\$54,031	43,210	238	0.55%	1,292	2.99%
2021	\$2,625,294,483	\$97,308	\$57,179	45,914	327	0.71%	1,537	3.35%

2023 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
2016	\$4,052,544,113	\$88,000	\$34,531	117,360	1,051	0.90%	3,413	2.91%
2017	\$4,188,803,909	\$88,500	\$35,266	118,778	1,122	0.94%	3,531	2.97%
2018	\$4,443,057,925	\$90,300	\$37,803	117,533	1,265	1.08%	3,706	3.15%
2019	\$4,646,487,706	\$92,600	\$38,514	120,643	1,317	1.09%	3,952	3.28%
2020	\$4,572,477,843	\$95,400	\$46,893	97,509	1,070	1.10%	2,980	3.06%
2021	\$4,819,711,426	\$97,308	\$50,129	96,147	1,186	1.23%	3,174	3.30%

2023 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
2016	\$9,084,759,845	\$88,000	\$36,361	249,847	933	0.37%	3,305	1.32%
2017	\$9,345,595,772	\$88,500	\$37,554	248,856	1,103	0.44%	3,488	1.40%
2018	\$9,824,955,455	\$90,300	\$39,101	251,271	1,175	0.47%	3,576	1.42%
2019	\$10,324,209,014	\$92,600	\$39,894	258,789	1,351	0.52%	3,989	1.54%
2020	\$10,384,670,091	\$95,400	\$46,860	221,611	1,042	0.47%	2,964	1.34%
2021	\$11,085,487,252	\$97,308	\$47,268	234,522	1,377	0.59%	3,588	1.53%

2023 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
2016	\$8,157,839,630	\$88,000	\$33,301	244,976	2,811	1.15%	10,045	4.10%
2017	\$8,411,238,018	\$88,500	\$34,222	245,785	3,038	1.24%	10,249	4.17%
2018	\$9,079,038,095	\$90,300	\$36,467	248,968	3,146	1.26%	10,521	4.23%
2019	\$9,520,254,636	\$92,600	\$37,604	253,170	3,186	1.26%	10,777	4.26%
2020	\$9,854,962,793	\$95,400	\$34,535	285,361	2,804	0.98%	8,727	3.06%
2021	\$10,467,636,122	\$97,308	\$36,757	284,777	3,616	1.27%	9,790	3.44%

2023 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
2016	\$3,171,711,359	\$88,000	\$27,623	114,822	832	0.72%	2,357	2.05%
2017	\$3,270,692,620	\$88,500	\$28,701	113,958	894	0.78%	2,356	2.07%
2018	\$3,530,678,352	\$90,300	\$31,502	112,079	1,017	0.91%	2,575	2.30%
2019	\$3,556,239,004	\$92,600	\$31,797	111,842	942	0.84%	2,533	2.26%
2020	\$3,104,830,743	\$95,400	\$33,821	91,801	671	0.73%	1,690	1.84%
2021	\$3,463,921,776	\$97,308	\$35,689	97,058	717	0.74%	1,715	1.77%

2023 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
2016	\$3,968,390,291	\$88,000	\$35,291	112,449	333	0.30%	856	0.76%
2017	\$4,100,901,166	\$88,500	\$35,782	114,609	393	0.34%	893	0.78%
2018	\$4,335,141,166	\$90,300	\$37,626	115,217	396	0.34%	893	0.78%
2019	\$4,506,349,394	\$92,600	\$38,044	118,451	391	0.33%	914	0.77%
2020	\$4,545,978,962	\$95,400	\$36,287	125,279	342	0.27%	733	0.59%
2021	\$4,684,244,801	\$97,308	\$37,805	123,904	418	0.34%	877	0.71%

2023 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
2016	\$5,146,511,550	\$88,000	\$30,779	167,207	1,662	0.99%	6,132	3.67%
2017	\$5,314,413,728	\$88,500	\$32,068	165,722	1,831	1.10%	6,812	4.11%
2018	\$5,674,849,679	\$90,300	\$34,407	164,931	2,046	1.24%	7,102	4.31%
2019	\$5,858,262,576	\$92,600	\$35,261	166,141	1,813	1.09%	6,775	4.08%
2020	\$6,015,452,294	\$95,400	\$33,793	178,011	1,687	0.95%	5,605	3.15%
2021	\$6,251,526,559	\$97,308	\$35,791	174,668	2,470	1.41%	6,449	3.69%

2023 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
2016	\$4,474,854,815	\$88,000	\$48,717	91,854	329	0.36%	1,084	1.18%
2017	\$4,402,512,210	\$88,500	\$49,051	89,755	396	0.44%	1,155	1.29%
2018	\$4,524,044,138	\$90,300	\$47,883	94,480	405	0.43%	1,236	1.31%
2019	\$4,757,450,432	\$92,600	\$50,122	94,917	404	0.43%	1,280	1.35%
2020	\$4,482,100,923	\$95,400	\$65,556	68,371	263	0.38%	878	1.28%
2021	\$5,228,406,603	\$97,308	\$74,538	70,144	425	0.61%	1,264	1.80%

2023 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
2016	\$4,379,510,782	\$88,000	\$39,580	110,649	655	0.59%	1,909	1.73%
2017	\$4,617,938,234	\$88,500	\$42,086	109,726	763	0.70%	2,080	1.90%
2018	\$4,888,151,970	\$90,300	\$41,577	117,570	763	0.65%	2,122	1.80%
2019	\$5,248,938,428	\$92,600	\$42,341	123,968	838	0.68%	2,314	1.87%
2020	\$5,438,998,918	\$95,400	\$43,943	123,773	616	0.50%	1,527	1.23%
2021	\$5,723,695,012	\$97,308	\$44,400	128,911	733	0.57%	1,642	1.27%

2023 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
2016	\$11,593,745,401	\$88,000	\$40,942	283,177	490	0.17%	1,407	0.50%
2017	\$12,192,717,171	\$88,500	\$42,668	285,760	592	0.21%	1,532	0.54%
2018	\$13,136,188,062	\$90,300	\$43,313	303,285	706	0.23%	1,798	0.59%
2019	\$14,445,024,647	\$92,600	\$42,496	339,911	723	0.21%	1,765	0.52%
2020	\$15,326,596,711	\$95,400	\$48,981	312,909	581	0.19%	1,297	0.41%
2021	\$17,357,050,335	\$97,308	\$50,423	344,232	578	0.17%	1,347	0.39%

2023 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
2016	\$8,111,652,599	\$88,000	\$35,894	225,987	2,485	1.10%	7,652	3.39%
2017	\$8,491,786,075	\$88,500	\$37,472	226,614	2,571	1.13%	7,657	3.38%
2018	\$9,301,711,454	\$90,300	\$38,848	239,438	2,876	1.20%	7,979	3.33%
2019	\$9,852,538,053	\$92,600	\$39,269	250,900	2,868	1.14%	8,221	3.28%
2020	\$8,026,223,383	\$95,400	\$41,734	192,320	1,830	0.95%	4,966	2.58%
2021	\$8,134,997,675	\$97,308	\$42,861	189,799	2,394	1.26%	5,486	2.89%

2023 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
2016	\$4,037,396,191	\$88,000	\$39,635	101,865	1,058	1.04%	3,426	3.36%
2017	\$4,300,651,708	\$88,500	\$38,922	110,493	1,387	1.26%	4,205	3.81%
2018	\$4,227,481,728	\$90,300	\$40,833	103,531	1,672	1.61%	4,576	4.42%
2019	\$4,457,813,615	\$92,600	\$40,627	109,725	1,750	1.59%	4,759	4.34%
2020	\$4,623,380,806	\$95,400	\$46,155	100,170	1,933	1.93%	4,083	4.08%
2021	\$5,217,667,486	\$97,308	\$48,253	108,131	2,341	2.16%	4,436	4.10%

2023 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
2016	\$4,495,013,170	\$88,000	\$36,731	122,378	2,587	2.11%	8,551	6.99%
2017	\$4,344,503,423	\$88,500	\$38,364	113,243	2,624	2.32%	8,265	7.30%
2018	\$4,506,440,033	\$90,300	\$38,799	116,149	2,611	2.25%	8,206	7.07%
2019	\$4,683,784,738	\$92,600	\$40,118	116,751	3,027	2.59%	8,713	7.46%
2020	\$5,257,856,778	\$95,400	\$44,623	117,828	7,872	6.68%	12,479	10.59%
2021	\$5,429,998,464	\$97,308	\$44,763	121,306	5,861	4.83%	10,231	8.43%

2023 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
2016	\$2,908,648,144	\$88,000	\$42,324	68,723	900	1.31%	2,246	3.27%
2017	\$3,030,861,596	\$88,500	\$42,342	71,581	1,019	1.42%	2,282	3.19%
2018	\$3,208,938,555	\$90,300	\$43,449	73,855	1,226	1.66%	2,601	3.52%
2019	\$3,334,560,240	\$92,600	\$42,964	77,613	1,313	1.69%	2,759	3.55%
2020	\$3,333,530,191	\$95,400	\$45,287	73,609	994	1.35%	1,845	2.51%
2021	\$3,567,161,292	\$97,308	\$45,207	78,908	1,725	2.19%	2,649	3.36%

2023 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
2016	\$10,628,221,779	\$88,000	\$24,443	434,811	4,144	0.95%	13,419	3.09%
2017	\$11,260,080,402	\$88,500	\$24,765	454,684	4,723	1.04%	14,101	3.10%
2018	\$12,642,611,150	\$90,300	\$27,421	461,056	5,132	1.11%	13,902	3.02%
2019	\$13,077,561,057	\$92,600	\$27,901	468,717	4,942	1.05%	13,621	2.91%
2020	\$9,428,862,871	\$95,400	\$28,179	334,605	2,566	0.77%	6,640	1.98%
2021	\$9,189,896,865	\$97,308	\$29,379	312,804	3,657	1.17%	7,705	2.46%

2023 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
2016	\$6,311,946,650	\$88,000	\$41,029	153,840	1,358	0.88%	4,466	2.90%
2017	\$6,635,554,029	\$88,500	\$42,269	156,984	1,533	0.98%	4,634	2.95%
2018	\$7,042,939,512	\$90,300	\$43,208	163,002	1,705	1.05%	4,816	2.95%
2019	\$7,204,014,183	\$92,600	\$44,248	162,811	1,683	1.03%	4,891	3.00%
2020	\$6,773,190,103	\$95,400	\$49,851	135,868	1,281	0.94%	3,535	2.60%
2021	\$6,873,976,099	\$97,308	\$53,315	128,932	1,465	1.14%	3,738	2.90%

2023 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
2016	\$190,413,761,214	\$88,000	\$40,807	4,666,199	41,500	0.89%	156,400	3.35%
2017	\$197,973,961,643	\$88,500	\$41,671	4,750,896	46,300	0.97%	162,300	3.42%
2018	\$210,535,903,125	\$90,300	\$43,316	4,860,520	50,400	1.04%	169,700	3.49%
2019	\$220,042,530,583	\$92,600	\$43,917	5,010,389	49,900	1.00%	172,000	3.43%
2020	\$216,169,593,436	\$95,400	\$47,102	4,589,397	49,700	1.08%	139,300	3.04%
2021	\$230,002,687,760	\$97,308	\$48,987	4,695,214	59,800	1.27%	154,800	3.30%

New businesses

A new business is assigned one or more six-digit codes adapted from NAICS when they register with the WSIB, according to their business activities. The business's predominant class is determined at that time.

Businesses with coverage in Schedule 1 for less than 11 months in the review period are considered new businesses – subject to the transition rules applicable to all businesses – until there is sufficient accident cost and insurable earnings information to calculate their risk profile in the review period, so we can then calculate a premium rate relative to the class rate. Please refer to the [Employer Level Premium Rate Setting](#) policy and the [Transition](#) policy for more details.

In 2023, the review period covers 2016 to 2021:

- new businesses in 2022 and 2023 are assigned the 2023 class premium rate of their predominant class
- new businesses that started between February 1, 2021, and December 31, 2021, will also pay the 2023 class premium rate of their predominant class
- new businesses aren't subject to transition charges

Our new premium rate setting model ensures 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 our multi-rating policy criteria. You can view our policy on [Single and Multiple Premium Rates](#) for more information.

Class rates reflect classification reporting from businesses. Classification shifts due to multi-rating will be reflected in future annual adjustments to class rates.

Non-exempt partners and executive officers in construction

Since 2020, non-exempt partners and executive officers in construction previously classified under rate group 755 continue to receive a separate premium rate. This premium rate reflects the low risk of their work compared to the rest of the construction industry.

The same premium rate is assigned to all non-exempt partners and executive officers in construction each year, although they're classified under any one of the five construction subclasses depending on their construction business's operations. The 2023 rate for this group is \$0.13 per \$100 of insurable earnings.

The 2023 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 applies our rate-setting formula to it. Review our policy on [Employer Level Premium Rate Setting](#) for more information.

In 2023, the construction subclass with the highest percentage of insurable earnings from non-exempt partners and executive officers in construction is G4, Building Equipment Construction, based on insurable earnings from 2019, 2020 and 2021. The following chart shows the distribution of insurable earnings among construction subclasses from 2019 – 2021:

Predominant class	2019 insurable earnings (in millions)	2020 insurable earnings (in millions)	2021 insurable earnings (in millions)	2019 - 2021 insurable earnings (in millions)	%
G1	\$85.0	\$86.2	\$95.9	\$267.1	15%
G2	\$37.7	\$49.6	\$38.5	\$125.8	7%
G3	\$91.5	\$90.8	\$110.4	\$292.7	17%
G4	\$130.1	\$135.3	\$135.0	\$400.4	23%
G5	\$128.0	\$123.6	\$138.4	\$390.0	22%
G6	\$74.6	\$73.8	\$79.1	\$227.5	13%
Pure CER*	\$13.6	\$12.2	\$10.8	\$36.6	2%
Total	\$560.6	\$571.5	\$608.1	\$1,740.2	100%

*Pure Construction Executive Rate (CER), refers to businesses classified only in rate group 755 in years before 2020

The predominant class is determined for each business by considering construction business activities only. Class G4 is the construction subclass with the highest percentage of insurable earnings from non-exempt partners and executive officers in construction.

Steps for calculating the 2023 non-exempt partners and executive officers rate

Actual rate before modifiers (your rate)

The 2023 actual rate for non-exempt partners and executive officers in construction is \$0.13. The projected rate in the chart is shown for illustrative purposes.

Transition rules are applied as for any other business:

- the following is the derivation of the projected premium rate that shows the future direction of this premium rate if there's no change in the group and class experience from year-to-year
- the classification of claims in the non-exempt partners and executive officers in construction group are frequently reviewed to confirm their classification

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

Six-year total insurable earnings	\$3,364,136,177.99
100% insurable earnings predictability standard (12,000 x \$110,000)	\$1,320,000,000.00
Actuarial predictability of insurable earnings (capped at 100%)	100.000%
Six-year claim count	53
100% allowed claim count predictability standard	1,200
Actuarial predictability of total number of allowed claims (capped at 100%)	21.016%
Predictability value = 75% based on insurable earnings + 25% based on total number of allowed claims	80.254%
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 2016	Claim cost paid by 2017	Claim cost paid by 2018	Claim cost paid by 2019	Claim cost paid by 2020	Claim cost paid by 2021	Total
2016	\$376,568.63	\$4,797.00					\$381,365.63
2017		\$5,513.66	\$381.10				\$5,894.76
2018			\$2,329.81	\$148.47			\$2,478.28
2019					\$43,050.82	\$7,644.86	\$50,695.68
2020					\$2,317.76	\$321.17	\$2,638.93
2021						\$98,365.15	\$98,365.15
Total	\$376,568.63	\$10,310.66	\$2,710.91	\$148.47	\$45,368.58	\$106,331.18	\$541,438.43
Weighting	1/9	1/9	1/9	2/9	2/9	2/9	
Weighted total	\$41,840.96	\$1,145.63	\$301.21	\$32.99	\$10,081.91	\$23,629.15	\$77,031.85
Total rating weighted claim cost							\$77,031.85

Weighted insurable earnings (as a single business)

Year	2016	2017	2018	2019	2020	2021	Total
Total insurable earnings	\$530,634,394	\$542,416,409	\$547,711,475	\$560,112,901	\$569,882,304	\$613,378,696	\$3,364,136,178
Weighting	1/9	1/9	1/9	2/9	2/9	2/9	
Weighted total	\$58,959,377	\$60,268,490	\$60,856,831	\$124,469,534	\$126,640,512	\$136,306,377	\$ 567,501,120
Total rating weighted insurable earnings							\$ 567,501,120

Risk profiles

Risk profile

(as a single business)

$$\begin{array}{rcl}
 & \$77,031.85 & \text{weighted claim cost} \\
 \div & \$567,501,119.81 & \text{weighted insurable earnings} \\
 \times & 100 & \\
 = & \mathbf{0.01357} & \text{risk profile}
 \end{array}$$

Class G4 risk profile

$$\begin{array}{rcl}
 & \mathbf{0.18049} & \text{class G4 risk profile}
 \end{array}$$

Adjusted risk profile

(as a single business)

$$\begin{array}{rcl}
 & 90\% & \text{actuarial predictability} \\
 \times & 0.01357 & \text{risk profile} \\
 \hline
 \end{array}$$

+	(100% - 90%)	(100% - actuarial predictability)
×	0.18049	class G4 risk profile
	0.03026	adjusted risk profile

Adjusted risk profile index

(as a single business)

	0.03026	adjusted risk profile
÷	0.18049	class G4 risk profile
=	0.16765	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		\$ 1.50	class G4 premium rate
	×	0.16608	risk band rate factor
	=	\$ 0.25	your projected rate before modifiers

Greater employer accountability mechanism

Businesses in a class/subclass who consistently have poor experience are potential candidates for further engagement on their health and safety and return-to-work practices. They could see a significant rate increase three years after being identified as a potential candidate if they don't participate or can't show improvement.

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

Businesses can find their eligibility for this mechanism under "Section B – Your rate before modifiers" of their annual extended statement. They can find their annual extended statement through our [online services](#). There was no impact to premium rates in 2023. Review our policy on [Employer Level Premium Rate Setting](#) for more information.

Glossary of acronyms

Acronym	Expansion
CCR	Claims Cost Ratio
IE	Insurable earnings
LTI	Lost time injury
MAE	Maximum average earnings
MIE	Maximum insurable earnings
NAC	Number of allowed claims
NAICS	North American Industry Classification System
NCC	New Claims Cost
<i>OHSA</i>	<i>Occupational Health and Safety Act</i>
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 premium rates or the supporting documentation presented in this manual, please contact:

Actuarial Services Division

Phone: 416-344-3332

Email: RFActuarialServices@wsib.on.ca

Account information

Please contact your WSIB account representative for more information about your business account or for current data requests. You can also call us at 416-344-1000 or toll-free at 1-800-387-0750.

Your data

You can log in or sign up for our [online services](#) to securely view your workplace health and safety data. You can also use our online services to access your premium rate statements, view your claims, report and pay your premiums, and more.

Our website

Please visit [our website](#) for up-to-date information for both businesses and employees, including prevention initiatives, return-to-work information, forms, policy updates, and information about premium rate setting.