2025 premium rates

We're lowering the average premium rate for Ontario businesses in 2025 to $1.25 per $100 of insurable payroll, the lowest it has been in more than 50 years.

The 2025 decrease means we've cut the average premium rate by more than 50 per cent over the last decade, resulting in cumulative savings for businesses of approximately $18.6 billion since 2017.

Compared to 2024 alone, Ontario businesses will save approximately $150 million, which can be invested in new jobs, technology, and health and safety improvements.

Accessing your rate(s)

Your 2025 premium rate(s) is now available exclusively online.

You can sign up for an online services account now, or check out our online services FAQs for a step-by-step guide.

If you already have an online services account, log in and select '**view your statements**' to sign up for online statements.

2025 technical rate sessions

We're offering two technical rate session webinars hosted by our actuarial team to learn more about how 2025 premium rates were set.

Select the session you would like to attend and complete the registration form:

January 8, 2025 from 10 to 11 a.m.

January 23, 2025 from 2 to 3 p.m.

You'll receive an email confirming your participation and a link to the upcoming webinar once you complete the registration form.

These sessions will be in English. Please contact us at communications@wsib.on.ca if you'd like to participate in a session in French or if you have any questions.

Understanding your 2025 rate(s)

Your 2025 premium rate preview provides you with the following information:

1. your North American Industry Classification System (NAICS) classification
2. your rate, which is the actual rate you will pay and use to calculate your 2025 premiums throughout the year
3. your projected rate, which gives the future direction, up or down, that your premium rate is headed if there is no change in your individual and class experience from year-to-year

Your premium rates for 2025 are set using claims and insurable earnings data as of April 30, 2024. We assign new businesses the class rate of the class/subclass in which they're placed based on their business activity.

Businesses with projected premium rate increases or decreases will see their rates move up or down a maximum of three risk bands each year from their prior year risk band (approximately 15 per cent),* until they reach their projected premium rate.

***Please note:** In rare circumstances, risk band movement may result in a rate change lower or greater than the approximate percentage indicated. Please review our premiums and payment FAQs for more information. The risk band movement approach does not apply to non-profit organizations. Please review our premiums and payments FAQs or non-profit organization policy, for more information.

Maximum insurable earnings

The maximum insurable earnings ceiling for 2025 is $117,000, compared to $112,500 in 2024. Changes to the maximum insurable earnings ceiling are directly linked to changes in average earnings in Ontario as measured by Statistics Canada, and provisions under the *Workplace Safety and Insurance Act*.

2025 class rates

The following class rates are based on the shared risk of all the businesses that do the same type of work in each class. Your rate reflects your individual experience relative to your class.

Efforts to improve return-to-work and health and safety practices can influence class rate changes over time and you can improve your rate by making your workplace safer. As a WSIB-registered business, you have access to many health and safety resources, including a free Health and Safety Association membership. You can also join our Health and Safety Excellence program to start earning rebates on your premiums.

Class rate table

Class	Class description	2025 Class rates ($)
A	**Agriculture** • 2025 class rate decreased by nine per cent compared to 2024 • new claims cost performance was better than other classes because lost time injury claim costs decreased • administration expenses decreased because of improved new claim costs	1.90
B	**Mining, Quarrying and Oil and Gas Extraction** • 2025 class rate decreased by seven per cent compared to 2024 • new claims cost performance was better than other classes because lost time injury and no lost time injury claim costs decreased • administrative expenses decreased because of improved new claims cost	1.93

C	**Utilities** • 2025 class rate decreased by 15 per cent compared to 2024 • new claims cost performance was better than other classes because total claim costs and average claim costs decreased, especially no lost time injury claims • administration expenses decreased because of improved new claims cost	0.64
D1	**Educational Services** • 2025 class rate decreased by 10 per cent compared to 2024 • new claims cost performance was better than other classes because claim count and mental stress claim costs decreased • administration expenses decreased because of improved new claims cost	0.37
D2	**Public Administration** • 2025 class rate decreased by five per cent compared to 2024 • total claim costs increased, largely because of mental stress claims • overall class performance compared to other classes resulted in lower new claims cost, which offset the increase	3.42
D3	**Hospitals** • 2025 class rate is the same as in 2024 • higher total claim costs and average claim costs (mainly due to lost time injury claims) were offset by the overall Schedule 1 average rate reduction • largest increase in claim cost was related to mental stress claims, followed by sprains/strains	1.07
E1	**Food, Textiles and Related Manufacturing** • 2025 class rate decreased by three per cent compared to 2024 • increase in total claim costs was offset by the overall Schedule 1 average rate reduction • largest increase in claim cost was related to fractures and concussions	1.30

E2	**Non-Metallic and Mineral Manufacturing** • 2025 class rate decreased by six per cent compared to 2024 • better new claims cost performance compared to other classes, due to a slightly decreased claim count • administration expenses decreased because of improved new claims cost • claim costs increased slightly, largely due to mental stress claims	2.01
E3	**Printing, Petroleum and Chemical Manufacturing** • 2025 class rate decreased by four per cent compared to 2024 • new claims cost performance was slightly better than other classes because the claim count decreased • lost time injury claim costs increased • largest increase in claim costs was related to cancer and concussion claims	1.07
E4	**Metal, Transportation Equipment and Furniture Manufacturing** • 2025 class rate decreased by four per cent compared to 2024, consistent with the overall Schedule 1 decrease • new claims cost performance was consistent with other classes • total claim costs increased, largely due to mental stress claims	1.76
E5	**Machinery, Electrical Equipment and Miscellaneous Manufacturing** • 2025 class rate is the same as in 2024 • total claim costs and the average claim cost increased, especially no lost time injury claims • largest increase in claim cost was related to traumatic injuries and disorders • increases were offset by the overall Schedule 1 average rate reduction	1.20
E6	**Computer and Electronic Manufacturing** • 2025 class rate is the same as in 2024 • total claim cost and the average claim cost increased, especially lost time injury claims • largest increase in claim cost was related to sprains/strains • increases were offset by the overall Schedule 1 average rate reduction	0.29

F1	**Rail, Water, Truck Transportation and Postal Service** • 2025 class rate decreased by six per cent compared to 2024 • new claims cost performance was better compared to other classes due to a decrease in lost time injury claim costs and mental stress claim costs	3.45
F2	**Air, Transit, Ground Passenger, Recreational and Pipeline Transportation, Courier Services and Warehousing** • 2025 class rate decreased by five per cent compared to 2024 • new claims cost performance was consistent compared to other classes • largest increase in claim costs was related to sprains/strains • more businesses and higher insurable earnings placed in higher projected risk bands contributed to lower overall rate	1.42
G1	**Residential Building Construction** • 2025 class rate decreased by three per cent compared to 2024 • new claims cost performance was consistent compared to other classes • total claim costs increased, especially lost time injuries • largest increase in claim costs was related to fractures • overall Schedule 1 average rate reduction offset these increases	2.32
G2	**Infrastructure Construction** • 2025 class rate decreased by three per cent compared to 2024 • new claims cost performance was consistent with other classes • increase in no lost time injury claim costs • largest increase in claim costs was related to traumatic injuries and disorders • overall Schedule 1 average rate reduction offset these increases	1.74
G3	**Foundation, Structure and Building Exterior Construction** • 2025 class rate increased by 0.3 per cent compared to 2024 • new claims cost performed worse than other classes because no lost time claim costs increased • largest increase in claim costs was related to traumatic injuries and disorders	3.52

G4	**Building Equipment Construction** • 2025 class rate decreased by two per cent compared to 2024 • new claims cost performance was worse than other classes because total claim costs increased slightly • largest increase in claim costs was related to sprains/strains • increases offset by the overall Schedule 1 average rate reduction	1.49
G5	**Specialty Trades Construction** • 2025 class rate decreased by one cent compared to 2024 • total claim cost and average claim cost increased, especially in lost time injuries • largest increase in claim cost was related to fractures • increases were offset by the overall Schedule 1 average rate reduction	2.15
G6	**Non-residential building Construction** • 2025 class rate increased by one per cent compared to 2024 • new claims cost was higher than other classes because total claim costs and average claim costs increased in both lost time and no lost time injury claim costs • largest increase in claim costs was related to mesothelioma	1.57
H1	**Petroleum, Food, Motor Vehicle and Miscellaneous Wholesale** • 2025 class rate decreased by six per cent compared to 2024 • new claims cost decreased due to improved industry performance • administration expenses decreased because of improved new claims cost	1.46
H2	**Personal and Household Goods, Building Materials and Machinery Wholesale** • 2025 class rate decreased by seven per cent compared to 2024 • new claims cost slightly decreased due to improved industry performance • administration expenses decreased because of improved new claims cost and higher projected insurable earnings	0.75

I1	**Motor Vehicles, Building Materials and Food and Beverage Retail** • 2025 class rate decreased by six per cent compared to 2024 • new claims cost slightly decreased due to improved industry performance • claim costs increased, especially in lost time injury claims • largest increase in claim costs was related to sprains/strains	1.20
I2	**Furniture, Home Furnishings, Clothing and Clothing Accessories Retail** • 2025 class rate decreased by five per cent compared to 2024, mainly due to overall Schedule 1 average rate reduction • new claims cost was consistent with other classes • administration expenses decreased because higher projected insurable earnings	0.88
I3	**Electronics, Appliances and Health and Personal Care Retail** • 2025 class rate decreased by 10 per cent compared to 2024 • better new claims cost performance compared to other classes because claim costs and claim count decreased, especially due to decrease in mental stress claims costs • administration expenses decreased because of improved new claims cost and higher projected insurable earnings	0.35
I4	**Specialized Retail and Department Stores** • 2025 class rate decreased by four per cent compared to 2024 • new claims cost performance was consistent with other classes • total claim costs increased, especially lost time injury claims costs • largest increase in claim costs was related to concussions • overall Schedule 1 average rate reduction offset the increases	0.95
J	**Information and Culture** • 2025 class rate increased by eight per cent compared to 2024 • new claims cost was higher than other classes because total claim costs and average claim costs increased, specifically lost time injury claim costs • largest increase in claim costs was related to soft tissue injuries and post-traumatic stress disorders	0.41

K	**Finance, Management and Leasing** • 2025 class rate decreased by 10 per cent compared to 2024 • better new claims cost performance compared to other classes because lost time injuries and no lost time injury claims cost decreased • administration expenses decreased because of improved new claims cost and higher projected insurable earnings	0.78
L	**Professional, Scientific and Technical** • 2025 class rate decreased by 10 per cent compared to 2024 • better new claims cost performance compared to other classes because total claim costs decreased • decrease is mainly because of mental stress claims costs • administration expense decreased because of improved new claims cost and higher projected insurable earnings	0.18
M	**Administration, Services to Buildings, Dwellings and Open Spaces** • 2025 class rate is the same as in 2024 • worse new claims cost performance compared to other classes because no lost time injury claim costs increased • largest increase in claims cost was related to cerebral hemorrhages and mental stress claims • increases were offset by the overall Schedule 1 average rate reduction	1.35
N1	**Ambulatory Health Care** • 2025 class rate decreased by one per cent compared to 2024 • total claim costs and average claim costs increased, especially in lost time injury claims • largest increase in claim costs was related to mental stress and sprains/strains • increases were offset by the overall Schedule 1 average rate reduction	1.57

N2	**Nursing and Residential Care Facilities** • 2025 class rate decreased by three per cent compared to 2024 • new claims cost performance was consistent with other classes • total claim costs increased, especially lost time injury claims costs • largest increase in claim costs was related to mental stress claims • overall Schedule 1 average rate reduction offset the increases	2.07
N3	**Social Assistance** • 2025 class rate decreased by five per cent compared to 2024, mainly due to overall Schedule 1 average rate reduction • new claims cost slightly decreased because the industry performed better than others • claim costs increased, largely because of an increase in mental stress claims costs	1.40
O	**Leisure and Hospitality** • 2025 class rate decreased by five per cent compared to 2024 • slightly better new claims cost performance compared to other classes driven by reduced claim count, in particular decrease in no lost time injury claims	0.95
P	**Other services** • 2025 class rate decreased by three per cent compared to 2024 • new claims cost performance was consistent with other classes • total claim costs increased, especially in lost time injury claims • largest increase in claims cost was related to concussions • increases were outweighed by the overall Schedule 1 average rate reduction	1.27

Non-exempt partners and executive officers in construction

Non-exempt partners and executive officers in construction classified under rate group 755 in our previous rate-setting model continue to receive a separate premium rate. This premium rate reflects the low risk of their work in comparison to the rest of the construction industry. The same premium rate is assigned to all non-exempt partners and executive officers in construction in a given year, although they are classified under any one of the six construction subclasses depending on the operations of their construction business. The **2025** rate for this group is **$0.17**.