

2019 Premium Rates

We are pleased to announce that we are now operating without an Unfunded Liability (UFL). The elimination of the UFL has allowed us to provide Schedule 1 businesses an average premium rate reduction of 29.8 percent for 2019. This means that for the third year in a row, the WSIB has been able to offer reductions in the average premium rate for Schedule 1 businesses. This brings the total cumulative reduction to the average premium rate since 2016 to 36.3 per cent.

This represents a premium decrease from a Schedule 1 average rate of \$2.35 on every \$100 of insurable payroll in 2018 to an average of \$1.65 in 2019.

The WSIB **Maximum Insurable Earnings Ceiling for 2019 is \$92,600**, compared to \$90,300 in 2018. 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.

The WSIB is funded solely by premium revenue. When setting premium rates for 2019, we reduced the Past Claims Cost (PCC) for businesses considerably since the UFL has now been eliminated. This has resulted in rate reductions for almost all Rate Groups for 2019:

- All but seven (148) Rate Groups will see a rate reduction, subject to a maximum decrease of 48 per cent.
- Seven Rate Groups will remain steady at 2018 levels.

| Rate Group | Description | 2019 Premium Rate (\$) | 2018 Premium Rate (\$) | Percent Change |
|------------|--|------------------------|------------------------|----------------|
| 30 | Logging | 10.40 | 13.35 | -22.1% |
| 33 | Mill Products And Forestry Services | 6.15 | 7.95 | -22.6% |
| 36 | Veneers, Plywood And Wood Preservation | 3.99 | 4.58 | -12.9% |
| 39 | Pulp, Newsprint And Specialty Papers | 2.85 | 3.02 | -5.6% |
| 41 | Corrugated Boxes | 2.28 | 3.00 | -24.0% |
| 110 | Gold Mines | 3.57 | 6.48 | -44.9% |
| 113 | Nickel Mines | 4.59 | 5.31 | -13.6% |
| 119 | Other Mines | 3.32 | 6.10 | -45.6% |
| 134 | Aggregates | 3.94 | 5.65 | -30.3% |
| 159 | Livestock Farms | 4.98 | 6.89 | -27.7% |
| 167 | Field Crop, Fruit And Vegetable Farms | 2.06 | 2.87 | -28.2% |

| Rate Group | Description | 2019 Premium Rate (\$) | 2018 Premium Rate (\$) | Percent Change |
|------------|---|------------------------|------------------------|----------------|
| 174 | Tobacco And Mushroom Farms | 2.95 | 4.38 | -32.6% |
| 181 | Fishing And Miscellaneous Farming | 2.75 | 3.72 | -26.1% |
| 184 | Poultry Farms And Agricultural Services | 3.24 | 3.33 | -2.7% |
| 190 | Landscaping And Related Services | 3.82 | 5.00 | -23.6% |
| 207 | Meat And Fish Products | 2.96 | 4.49 | -34.1% |
| 210 | Poultry Products | 2.52 | 3.38 | -25.4% |
| 214 | Fruit And Vegetable Products | 1.37 | 2.26 | -39.4% |
| 216 | Dairy Products | 1.51 | 2.14 | -29.4% |
| 220 | Other Bakery Products | 1.92 | 3.28 | -41.5% |
| 222 | Confectionery | 1.83 | 1.88 | -2.7% |
| 223 | Biscuits, Snack Foods And Other Food Products | 1.74 | 2.66 | -34.6% |
| 226 | Crushed And Ground Foods | 1.73 | 1.77 | -2.3% |
| 230 | Alcoholic Beverages | 1.15 | 1.62 | -29.0% |
| 231 | Soft Drinks | 1.52 | 2.85 | -46.7% |
| 238 | Other Rubber Products | 3.08 | 4.17 | -26.1% |
| 258 | Foamed And Expanded Plastic Products | 2.43 | 2.94 | -17.3% |
| 261 | Plastic Film And Sheeting | 1.82 | 2.46 | -26.0% |
| 263 | Other Plastic Products | 2.26 | 3.25 | -30.5% |
| 289 | Cloth, Carpets And Textile Products | 2.39 | 3.43 | -30.3% |
| 301 | Clothing, Fibre And Yarn | 1.58 | 2.23 | -29.1% |
| 308 | Millwork And Other Wood Industries | 3.94 | 5.64 | -30.1% |
| 311 | Wooden Cabinets | 2.86 | 4.19 | -31.7% |
| 312 | Wooden Boxes And Pallets | 5.99 | 7.26 | -17.5% |
| 322 | Upholstered Furniture | 2.57 | 3.37 | -23.7% |
| 323 | Metal Furniture | 1.28 | 1.98 | -35.4% |
| 325 | Wooden And Other Non-Metal Furniture | 2.36 | 3.86 | -38.9% |
| 328 | Furniture Parts And Fixtures | 2.09 | 3.99 | -47.6% |

| Rate Group | Description | 2019 Premium Rate (\$) | 2018 Premium Rate (\$) | Percent Change |
|-------------------|---|-------------------------------|-------------------------------|-----------------------|
| 333 | Printing, Platemaking And Binding | 1.01 | 1.65 | -38.8% |
| 335 | Publishing | 0.32 | 0.51 | -37.3% |
| 338 | Folding Cartons | 1.80 | 2.38 | -24.4% |
| 341 | Paper Products | 2.35 | 3.10 | -24.2% |
| 352 | Steel And Other Smelting And Refining Industries | 2.49 | 2.68 | -7.1% |
| 358 | Foundries | 4.37 | 4.37 | 0.0% |
| 361 | Non-Ferrous Metal Industries | 2.05 | 3.06 | -33.0% |
| 374 | Doors And Windows | 2.58 | 3.59 | -28.1% |
| 375 | Structural And Architectural Products | 3.97 | 4.78 | -16.9% |
| 377 | Coating Of Metal Products | 3.12 | 4.22 | -26.1% |
| 379 | Hardware, Tools And Cutlery | 1.49 | 2.34 | -36.3% |
| 382 | Metal Dies, Moulds And Patterns | 1.63 | 2.31 | -29.4% |
| 383 | Heating, Refrigeration And Air Conditioning Equipment | 2.00 | 2.41 | -17.0% |
| 385 | Machine Shops | 2.64 | 2.64 | 0.0% |
| 387 | Other Metal Fabricating Industries | 2.57 | 3.70 | -30.5% |
| 389 | Metal Closures And Containers | 2.62 | 2.62 | 0.0% |
| 390 | Other Stamped And Pressed Metal Products | 2.05 | 3.06 | -33.0% |
| 393 | Wire Products | 2.10 | 2.99 | -29.8% |
| 402 | Major Appliances And Transmission Equipment | 1.62 | 2.38 | -31.9% |
| 403 | Other Machinery And Equipment | 1.27 | 1.82 | -30.2% |
| 406 | Elevators And Escalators | 2.13 | 2.74 | -22.3% |
| 408 | Boilers, Pumps And Fans | 1.79 | 2.56 | -30.1% |
| 411 | Agricultural, Construction And Mining Machinery | 2.30 | 2.91 | -21.0% |
| 417 | Aircraft and Aircraft Parts | 0.87 | 1.38 | -37.0% |
| 419 | Motor Vehicle Assembly | 2.05 | 3.06 | -33.0% |
| 420 | Motor Vehicle Engines and Parts | 1.26 | 1.98 | -36.4% |
| 421 | Other Motor Vehicle Parts And Equipment | 2.05 | 3.06 | -33.0% |

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|------------|--|------------------------|------------------------|----------------|
| 424 | Motor Vehicle Stampings | 2.05 | 3.06 | -33.0% |
| 425 | Motor Vehicle Wheels And Brakes | 2.05 | 3.06 | -33.0% |
| 428 | Motor Vehicle Fabric Accessories | 1.93 | 3.70 | -47.8% |
| 432 | Trucks, Buses And Trailers | 3.68 | 4.44 | -17.1% |
| 442 | Railroad Rolling Stock | 1.57 | 2.22 | -29.3% |
| 460 | Lighting And Small Electrical Appliances | 1.98 | 2.67 | -25.8% |
| 466 | Communication And Energy Wire Products | 1.67 | 2.54 | -34.3% |
| 468 | Electronic Equipment & Other Communication Devices | 0.21 | 0.34 | -38.2% |
| 477 | Industrial Electrical Equipment | 0.84 | 1.47 | -42.9% |
| 485 | Bricks, Ceramics And Abrasives | 2.98 | 4.58 | -34.9% |
| 496 | Concrete Products | 3.09 | 4.64 | -33.4% |
| 497 | Ready-Mix Concrete | 3.32 | 3.97 | -16.4% |
| 501 | Non-Metallic Mineral Products | 2.67 | 3.02 | -11.6% |
| 502 | Glass Products | 2.47 | 3.07 | -19.5% |
| 507 | Petroleum And Coal Products | 1.22 | 1.22 | 0.0% |
| 512 | Resins, Paint, Ink And Adhesives | 1.83 | 1.83 | 0.0% |
| 514 | Pharmaceuticals And Medicines | 0.52 | 0.89 | -41.6% |
| 517 | Soap And Toiletries | 0.70 | 1.34 | -47.8% |
| 524 | Chemical Industries | 1.33 | 2.05 | -35.1% |
| 529 | Jewellery And Instruments | 0.65 | 1.04 | -37.5% |
| 533 | Signs And Displays | 1.73 | 2.55 | -32.2% |
| 538 | Sporting Goods And Toys | 2.56 | 4.07 | -37.1% |
| 542 | Other Manufactured Products | 1.57 | 2.18 | -28.0% |
| 551 | Air Transport Industries | 1.84 | 2.16 | -14.8% |
| 553 | Air Transport Services | 1.49 | 2.00 | -25.5% |
| 560 | Warehousing | 1.99 | 2.73 | -27.1% |
| 570 | General Trucking | 4.88 | 6.97 | -30.0% |

| Rate Group | Description | 2019 Premium Rate (\$) | 2018 Premium Rate (\$) | Percent Change |
|------------|--|------------------------|------------------------|----------------|
| 577 | Courier Services | 2.40 | 3.14 | -23.6% |
| 580 | Miscellaneous Transport Industries | 3.47 | 5.24 | -33.8% |
| 584 | School Buses | 2.25 | 2.81 | -19.9% |
| 590 | Ambulance Services | 7.09 | 7.09 | 0.0% |
| 604 | Food, Sales | 1.44 | 2.27 | -36.6% |
| 606 | Grocery And Convenience Stores | 1.41 | 2.04 | -30.9% |
| 607 | Specialty Food Stores | 1.56 | 2.97 | -47.5% |
| 608 | Beer Stores | 1.81 | 3.32 | -45.5% |
| 612 | Agricultural Products, Sales | 1.69 | 2.40 | -29.6% |
| 630 | Vehicle Services And Repairs | 2.51 | 3.71 | -32.3% |
| 633 | Petroleum Products, Sales | 1.74 | 2.56 | -32.0% |
| 636 | Other Sales | 0.86 | 1.23 | -30.1% |
| 638 | Pharmacies | 0.40 | 0.61 | -34.4% |
| 641 | Clothing Stores | 0.72 | 1.27 | -43.3% |
| 657 | Automobile And Truck Dealers | 0.79 | 0.85 | -7.1% |
| 668 | Computer, Electronic And Electrical Equipment, Sales | 0.29 | 0.43 | -32.6% |
| 670 | Machinery And Other Vehicles, Sales | 1.36 | 1.92 | -29.2% |
| 681 | Lumber And Builders Supply | 1.93 | 2.77 | -30.3% |
| 685 | Metal Products, Wholesale | 3.41 | 3.41 | 0.0% |
| 689 | Waste Materials Recycling | 4.00 | 5.93 | -32.5% |
| 704 | Electrical And Incidental Construction Services | 2.06 | 3.15 | -34.6% |
| 707 | Mechanical And Sheet Metal Work | 2.51 | 3.75 | -33.1% |
| 711 | Road building And Excavating | 2.98 | 4.50 | -33.8% |
| 719 | Inside Finishing | 3.59 | 6.15 | -41.6% |
| 723 | Industrial, Commercial & Institutional Construction | 2.53 | 4.07 | -37.8% |
| 728 | Roofing | 8.24 | 12.59 | -34.6% |
| 732 | Heavy Civil Construction | 3.71 | 5.98 | -38.0% |

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|-------------------|--|-------------------------------|-------------------------------|-----------------------|
| 737 | Millwrighting And Welding | 4.08 | 5.88 | -30.6% |
| 741 | Masonry | 7.27 | 11.29 | -35.6% |
| 748 | Form Work And Demolition | 7.66 | 14.56 | -47.4% |
| 751 | Siding And Outside Finishing | 4.24 | 8.15 | -48.0% |
| 755 | Non-Exempt Partners and Executive Officers in Construction | 0.13 | 0.19 | -31.6% |
| 764 | Homebuilding | 4.33 | 7.24 | -40.2% |
| 810 | School Boards | 0.70 | 0.85 | -17.6% |
| 817 | Educational Facilities | 0.29 | 0.37 | -21.6% |
| 830 | Power And Telecommunication Lines | 2.60 | 4.02 | -35.3% |
| 833 | Electric Power Generation | 0.45 | 0.74 | -39.2% |
| 835 | Oil, Power And Water Distribution | 1.09 | 1.12 | -2.7% |
| 838 | Natural Gas Distribution | 0.32 | 0.61 | -47.5% |
| 845 | Local Government Services | 3.15 | 3.20 | -1.6% |
| 851 | Homes For Nursing Care | 2.58 | 3.23 | -20.1% |
| 852 | Homes For Residential Care | 2.11 | 2.98 | -29.2% |
| 853 | Hospitals | 0.95 | 1.02 | -6.9% |
| 857 | Nursing Services | 2.36 | 3.20 | -26.3% |
| 858 | Group Homes | 3.14 | 3.29 | -4.6% |
| 861 | Treatment Clinics And Specialized Services | 0.95 | 1.02 | -6.9% |
| 875 | Professional Offices And Agencies | 0.72 | 0.76 | -5.3% |
| 905 | Apartment And Condominium Services | 1.99 | 2.83 | -29.7% |
| 908 | Other Real Estate Services | 0.72 | 1.05 | -31.4% |
| 911 | Security And Investigative Services | 1.01 | 1.65 | -38.8% |
| 919 | Restaurants And Catering | 1.04 | 1.52 | -31.6% |
| 921 | Hotels, Motels And Camping | 1.98 | 2.82 | -29.8% |
| 923 | Janitorial Services | 2.05 | 2.97 | -31.0% |

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|-------------------|--------------------------------------|-------------------------------|-------------------------------|-----------------------|
| 929 | Supply Of Non-Clerical Labour | 2.49 | 4.02 | -38.1% |
| 933 | Equipment Rental And Repair Services | 2.02 | 2.63 | -23.2% |
| 937 | Recreational Services And Facilities | 1.52 | 2.15 | -29.3% |
| 944 | Personal Services | 1.74 | 2.60 | -33.1% |
| 956 | Legal And Financial Services | 0.13 | 0.19 | -31.6% |
| 958 | Technical And Business Services | 0.19 | 0.33 | -42.4% |
| 962 | Advertising And Entertainment | 0.88 | 1.12 | -21.4% |
| 975 | Linen And Laundry Services | 1.76 | 3.29 | -46.5% |
| 981 | Membership Organizations | 0.50 | 0.75 | -33.3% |
| 983 | Communications Industries | 0.22 | 0.31 | -29.0% |