

# Subsidized Assessment Premium Rates and Industry Classifications



2005



**YUKON WORKERS'  
COMPENSATION  
HEALTH AND  
SAFETY BOARD**

## **What are assessment premiums?**

Employers pay assessment premiums for workers' compensation coverage.

Premiums are calculated using your payroll amounts and the earnings of any of your contractors who are not already registered with the Yukon Workers' Compensation Health and Safety Board (YWCHSB). You pay the rate for your industry per \$100 of payroll.

For example, employers in the bus line industry (Industry Classification 304) pay \$2.68 per \$100 of payroll in 2005. If they had a payroll of \$100,000, they would pay \$2,680 in 2005 for full workers' compensation coverage.

The assessment rate is affected by three key factors: the rate and severity of workplace injuries in your industry group; the YWCHSB's projected investment income; and the YWCHSB's operating costs, including administering claims and providing safety programs.

## **How have assessment premiums been subsidized?**

In 1999, the YWCHSB began subsidizing assessment premiums of private-sector employers and municipalities. The subsidies came from a surplus, which the YWCHSB has drawn down as planned.

In 2002, the YWCHSB consulted Yukon employers on options for reducing the subsidies. Gradual reductions started in 2003, following the plan most employers favoured. The 2005 rates continue this gradual subsidy reduction.

## What is included in workers' compensation coverage?

- **Protection from lawsuits**  
Workers give up the right to sue employers or workers in return for guaranteed compensation. There is one exception: it is for motor vehicle accidents.
- **No-fault insurance**  
The YWCHSB does not consider fault when determining benefits to injured workers.
- **Workplace insurance benefits**  
Benefits include replacement of lost earnings, coverage of health care costs for work-related illnesses and injuries, survivor benefits and awards for permanent impairments.
- **Prevention and safety programs**  
The YWCHSB provides training and education to help workers and employers prevent workplace injuries.
- **Return to work support**  
The YWCHSB helps workers receive effective health care and rehabilitation in order to return to work.

## Reporting of wages

All Yukon employers must report the wages earned by their workers to the YWCHSB by the end of February each year. You can expect to receive your employer payroll return by mail every January. You can also contact us to get the form.

## Industry classifications

Not sure which group your business is in? Check your employer payroll return or call our Employer Services Unit.

- 101 Diamond drilling
- 102 Drilling gas or oil wells
- 103 Drilling or digging water wells
- 104 Exploration
  - Geologist
  - Mineral exploration
- 105 Farming, trapping or fishing
  - Farming
  - Trapping or fishing
  - Fish hatchery
- 106 Gravel crushing or stockpiling
- 107 Logging, log hauling, skidding or sawmills
  - Firewood cutting
  - Logging, log hauling, skidding or sawmills
- 108 Long-haul trucking
  - Pilot car service
  - Trucking – long haul
- 109 Mapping, surveying or prospecting
- 110 Metal mining
- 111 Placer mining
- 112 Short-haul trucking
  - Moving buildings
  - Trucking – short haul
- 113 Slashing, staking or line cutting
- 201 Bridge construction or road-making
  - Bridge construction
  - Demolition of bridges
  - Diving
  - Road-making

- 202 Building construction
  - Construction, demolition, renovation of buildings
  - Crane operations
  - Insulation of buildings
  - Repair/installation of elevators
  - Repair/installation of mobile homes
  - Roofing
- 203 Concrete construction
  - Concrete construction
  - Masonry
  - Brick-laying
- 204 Concrete mixing plants
  - Concrete mixing plants
  - Transit mix
- 205 Construction of transmission lines
  - Construction of transmission lines
  - Steel fabrication or erection
- 206 Electrical contractors
- 207 Excavation
  - Blasting
  - Excavation, waterworks or sewer construction
  - Seismic geophysical exploration
- 208 Heating and air conditioning
  - Manufacture or installation of heating, air conditioners or ventilation
  - Manufacture or installation of fire sprinklers
  - Manufacture or installation of refrigeration
- 209 Landscaping
- 210 Lumber yards
  - Lumber yards – wholesale or retail
- 211 Machine, carpentry or glazing shops

- 212 Other service trades
- Avalanche control
  - Camp maintenance (work camps)
  - Tanning (leather and hide)
  - Environmental clean-up
  - Forest fire suppression
  - Handyman (minor repairs to buildings)
  - Installation/removal of boilers, machines or engines
  - Irrigation systems
  - Pest control/fumigation
  - Septic pump-out/outhouse rentals
  - Sewage line inspections
  - Waste management
  - Water pumps/treatment
- 213 Painting, drywalling or plastering
- Installation of carpet, linoleum or ceramic tile
  - Painting, drywalling, plastering, or lathing
- 214 Plumbing, steam fitting or gas fitting
- 215 Trailer courts
- Property management
  - Operation of trailer courts
- 216 Welding shops or portable welding
- 301 Air services
- 302 Vehicle sales or service
- Vehicle sales, service
  - Vehicle rentals, repairs or salvage
  - Car wash
- 303 Bulk oil dealers
- Bulk oil dealers
  - Gas line stations
- 304 Bus lines or school buses

- 305 Churches, libraries, museums or schools
- 306 Cities, towns, villages or municipalities
- 307 Clubs or recreational centres
  - Recreation centres
  - Public amusement
  - Private clubs
  - RV parks – commercial
- 308 Communication services
  - Communication sales and service
- 309 Daycare
  - Daycare
  - Domestic services
  - Nannies
- 310 Heavy equipment sales or service
  - Aircraft maintenance
  - Heavy equipment sales or service
- 311 Homes for children or seniors
  - Homes for children or seniors
  - Hospitals
- 312 Hotels, motels, lodges, cabarets or lounges
  - Hotels, motels, lodges, cabarets or lounges
  - Janitorial services
  - Locksmiths
  - Marinas
  - Outdoor climbing walls
  - Taxis
- 313 Light and power operations
  - Light and power operations, including line construction when carried out in one industry

- 314      **Other business**
- Airport management
  - Biologists
  - Campgrounds – operation and maintenance
  - Consultants – field work
  - Day camps
  - Engineers – consulting
  - Fishery consultants
  - Inspection of gas stations and gas products
  - Medical equipment repair and maintenance
  - Radio, TV, motion-picture production
  - Live entertainment
  - Reclamation
  - Weather observation/flight communications
- 315      **Other service industries**
- Ambulance services
  - Assaying
  - Auctioneers
  - Courier services
  - First aid attendants or security police
  - Funeral homes
  - Glass blowing
  - Hairdressers or barber shops
  - Laundries, dry-cleaning plants
  - Pottery – manufacturing of
  - Recycling
  - Security services
  - Upholstering
  - Warehousing as a business
  - Water delivery
  - Wildlife management
- 316      **Outfitting**
- 317      **Printing, publishing or engraving**
- Printing, publishing, lithography or engraving
  - Graphic design



- 318 Professional offices
- Appraisals and inspections
  - Associations, societies
  - Commercial sales
  - Consultants (not involving field work)
  - Clerical employees – supplying as a business
  - Insurance
  - Real estate
  - Accountants
  - Lawyers
  - Medical, dental and optical clinics
  - Travel agencies
  - Unions, labour organizations
  - Veterinarians
  - Web page design
- 319 Restaurants and caterers
- 320 Retail sales
- Gas and convenience stores
  - Retail sales
  - Satellite dish sales and installation
- 321 Wholesale establishments
- Manufacturing of explosives
  - Processing and manufacturing of food products, beverages or clothing
  - Sales and service – household and small equipment
  - Wholesale establishments
- 325 Wilderness Adventure Tourism
- Wilderness adventure tourism
  - Boat cruises
  - Charters
  - Trail rides
  - Dog sledding
- 401 First Nations
- 402 Government of Yukon

## 2005 Subsidized Assessment Premium Rates per \$100 of payroll

Industry Classification	Rate you pay (subsidized)	Your subsidy	Your unsubsidized rate
<b>Resources and Transportation</b>			
104, 105, 106, 109, 110, 111, 112	<b>2.95</b>	29%	4.18
304	<b>2.68</b>	36%	4.18
301	<b>2.68</b>	58%	6.45
101, 103	<b>4.56</b>	29%	6.45
102	<b>4.15</b>	65%	11.93
316	<b>2.68</b>	78%	11.93
107, 108, 113	<b>5.62</b>	53%	11.93
<b>Construction</b>			
209, 210, 211, 215	<b>1.22</b>	31%	1.78
202, 203, 205, 206, 207, 213, 212, 216	<b>3.19</b>	43%	5.58
214	<b>2.42</b>	57%	5.58
201	<b>4.83</b>	35%	7.39
204	<b>3.19</b>	57%	7.39
208	<b>4.06</b>	45%	7.39
<b>Services</b>			
305, 307, 309, 317, 318	<b>0.72</b>	41%	1.23
302, 303, 306, 310, 313, 319, 320, 321	<b>1.47</b>	27%	2.01
308, 314	<b>1.30</b>	35%	2.01
311, 312, 315, 325	<b>2.13</b>	28%	2.96
Average, private sector and municipalities	<b>1.79</b>	38%	2.90
Overall average, all employers	<b>1.74</b>	28%	2.41

## Government of Yukon (402) and First Nations governments (401)

Government of Yukon and First Nations have not been subsidized, but have received a 50 percent discount on claims administration expenses. For 2005, that discount is reduced to 25 percent.

2005 assessment premium rate (with 25% discount)
1.65

### Registration

If you are hiring workers, you must contact the YWCHSB within ten days and be prepared to outline your operation and estimate your payroll for the year. We will assign you an industry classification.

In the Yukon, our legislation and policies require that all workers in all industries in the territory be covered, if they work more than 15 days per calendar year in the Yukon. This is regardless of where the workers or employers live.

Our legislation also prohibits employers from recovering any costs of compensation from their workers.

If you are an employer, a sole proprietor or a partner, you may purchase optional personal protection. There are other examples where this coverage may apply. Contact us if you have questions.

## Contacting us

### *Employer Services Unit*

Yukon Workers' Compensation

Health and Safety Board

401 Strickland Street

Whitehorse Y1A 5N8

phone 867 667 5095

toll-free 1 800 661 0443

fax 867 393 6279

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