2006 Premium PANNAM Rates

SECTION 6C

Class C – Other Primary Industries





RATE GROUP 159: LIVESTOCK FARMS

(CLASS C: OTHER PRIMARY INDUSTRIES)

	Insurable	Maximum Insurable Earnings	Average Insurable		Number of	Lost Time Injury
<u>Year</u>	Earnings	Ceiling	Earnings	Employment	LTIs	Rate
2000	\$102,766,533	\$59,300	\$24,298	4,229	169	4.00%
2001	\$114,306,317	\$60,600	\$24,691	4,629	174	3.76%
2002	\$123,137,218	\$64,600	\$25,405	4,847	198	4.09%
2003	\$127,592,832	\$65,600	\$26,650	4,788	199	4.16%
2004	\$126,909,347	\$66,800	\$27,919	4,546	175	3.85%
2005	\$131,473,388	\$67,700	\$28,952	4,541	170	3.74%
2006	\$135,781,245	\$69,400	\$30,081	4,514	164	3.63%



RATE GROUP 167: FIELD CROP, FRUIT AND VEGETABLE FARMS

(CLASS C: OTHER PRIMARY INDUSTRIES)

	Insurable	Maximum Insurable Earnings	Average Insurable		Number of	Lost Time Injury
<u>Year</u>	Earnings	Ceiling	Earnings	Employment	LTIs	Rate
2000	\$213,169,000	\$59,300	\$22,284	9,566	242	2.53%
2001	\$235,190,137	\$60,600	\$23,656	9,942	252	2.53%
2002	\$255,821,079	\$64,600	\$24,836	10,300	247	2.40%
2003	\$268,424,133	\$65,600	\$26,538	10,115	245	2.42%
2004	\$275,371,450	\$66,800	\$25,828	10,662	264	2.48%
2005	\$285,274,633	\$67,700	\$26,784	10,651	257	2.41%
2006	\$294,621,942	\$69,400	\$27,828	10,587	247	2.33%



RATE GROUP 174: TOBACCO AND MUSHROOM FARMS

(CLASS C: OTHER PRIMARY INDUSTRIES)

	Insurable	Maximum Insurable Earnings	Average Insurable		Number of	Lost Time Injury
<u>Year</u>	Earnings	Ceiling	<u>Earnings</u>	Employment	LTIs	Rate
2000	\$108,063,756	\$59,300	\$22,497	4,803	181	3.77%
2001	\$124,058,206	\$60,600	\$23,923	5,186	230	4.44%
2002	\$117,774,961	\$64,600	\$24,911	4,728	208	4.40%
2003	\$108,137,995	\$65,600	\$25,536	4,235	140	3.31%
2004	\$110,546,422	\$66,800	\$26,269	4,208	159	3.78%
2005	\$114,522,003	\$67,700	\$27,241	4,204	155	3.69%
2006	\$118,274,431	\$69,400	\$28,303	4,179	149	3.57%



RATE GROUP 181: FISHING AND MISCELLANEOUS FARMING

(CLASS C: OTHER PRIMARY INDUSTRIES)

	Insurable	Maximum Insurable Earnings	Average Insurable		Number of	Lost Time Injury
<u>Year</u>	Earnings	Ceiling	Earnings	Employment	<u>LTIs</u>	Rate
2000	\$211,873,590	\$59,300	\$23,889	8,869	302	3.41%
2001	\$228,294,720	\$60,600	\$24,181	9,441	322	3.41%
2002	\$240,833,023	\$64,600	\$24,825	9,701	328	3.38%
2003	\$243,237,672	\$65,600	\$25,446	9,559	282	2.95%
2004	\$245,209,672	\$66,800	\$26,989	9,086	249	2.74%
2005	\$254,028,147	\$67,700	\$27,988	9,077	243	2.68%
2006	\$262,351,634	\$69,400	\$29,079	9,023	233	2.58%



RATE GROUP 184: POULTRY FARMS AND AGRICULTURAL SERVICES

(CLASS C: OTHER PRIMARY INDUSTRIES)

	Insurable	Maximum Insurable Earnings	Average Insurable		Number of	Lost Time Injury
<u>Year</u>	Earnings	Ceiling	Earnings	Employment	LTIs	Rate
2000	\$170,900,055	\$59,300	\$26,371	6,481	168	2.59%
2001	\$179,168,613	\$60,600	\$27,975	6,405	155	2.42%
2002	\$191,373,420	\$64,600	\$27,983	6,839	185	2.71%
2003	\$198,549,951	\$65,600	\$27,047	7,341	204	2.78%
2004	\$208,467,100	\$66,800	\$27,921	7,466	190	2.54%
2005	\$215,964,202	\$67,700	\$28,954	7,459	185	2.48%
2006	\$223,040,485	\$69,400	\$30,083	7,414	178	2.40%



RATE GROUP 190: LANDSCAPING AND RELATED SERVICES

(CLASS C: OTHER PRIMARY INDUSTRIES)

	Insurable	Maximum Insurable Earnings	Average Insurable		Number of	Lost Time Injury
<u>Year</u>	Earnings	Ceiling	Earnings	Employment	LTIs	Rate
2000	\$220,374,945	\$59,300	\$28,952	7,612	453	5.95%
2001	\$242,410,002	\$60,600	\$30,922	7,839	452	5.77%
2002	\$266,073,087	\$64,600	\$31,431	8,465	475	5.61%
2003	\$297,827,918	\$65,600	\$30,404	9,796	448	4.57%
2004	\$325,555,463	\$66,800	\$31,791	10,240	510	4.98%
2005	\$337,263,414	\$67,700	\$32,967	10,230	497	4.86%
2006	\$348,314,187	\$69,400	\$34,253	10,169	477	4.69%



CLASS C: OTHER PRIMARY INDUSTRIES

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
2000	\$1,027,147,879	\$59,300	\$24,715	41,560	1,515	3.65%
2001	\$1,123,427,995	\$60,600	\$25,860	43,442	1,585	3.65%
2002	\$1,195,012,788	\$64,600	\$26,627	44,880	1,641	3.66%
2003	\$1,243,770,501	\$65,600	\$27,136	45,834	1,518	3.31%
2004	\$1,292,059,454	\$66,800	\$27,962	46,208	1,547	3.35%
2005	\$1,338,525,788	\$67,700	\$28,996	46,162	1,507	3.26%
2006	\$1,382,383,924	\$69,400	\$30,126	45,886	1,448	3.16%



2006 PREMIUM RATES

NEW CLAIMS COST BY RATE GROUP

		<u>2006 New </u>	2006	
Rate <u>Group</u>	<u>Description</u>	Cost Index * (<u>%)</u>	Cost per LTI (<u>\$)</u>	Premium Rate <u>(\$)</u>
159	LIVESTOCK FARMS	166%	26,339	7.10
167	FIELD CROP, FRUIT AND VEGETABLE FARMS	84%	13,314	2.66
174	TOBACCO AND MUSHROOM FARMS	73%	11 ,646	3.49
181	FISHING AND MISCELLANEOUS FARMING	101%	15,948	3.10
184	POULTRY FARMS AND AGRICULTURAL SERVICES	85%	13,497	2.45
190	LANDSCAPING AND RELATED SERVICES	99%	15,727	4.77
CLASS: C	OTHER PRIMARY INDUSTRIES		15,859	3.75

^{*} The Cost Index compares the average cost of a claim for a Rate Group to that of the Class.



RATE GROUP 159: LIVESTOCK FARMS

Overhead Expenses <u>Component</u>	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		0.679
B.2 Legislative Obligations		
	WSIAT	0.032
	Office of Worker Advisor	0.014
	Office of Employer Advisor	0.006
	OHSA	0.145
	Mine Rescue	0.000
	Program Administration	0.001
	Institute of Work & Health	0.008
	Sub-Total	0.206
B.3 Accident Prevention	FSA	0.233
B.4 TOTAL OVERHEAD EXPENS	ES	1.118



RATE GROUP 167: FIELD CROP, FRUIT AND VEGETABLE FARMS

Overhead Expenses <u>Component</u>	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		0.340
B.2 Legislative Obligations		
	WSIAT	0.016
	Office of Worker Advisor	0.008
	Office of Employer Advisor	0.002
	OHSA	0.071
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.004
	Sub-Total	0.101
B.3 Accident Prevention	FSA	0.133
B.4 TOTAL OVERHEAD EXPEN	SES	0.574



RATE GROUP 174: TOBACCO AND MUSHROOM FARMS

Overhead Expenses <u>Component</u>	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		0.403
B.2 Legislative Obligations		
	WSIAT	0.019
	Office of Worker Advisor	0.009
	Office of Employer Advisor	0.003
	OHSA	0.084
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.004
	Sub-Total	0.120
B.3 Accident Prevention	FSA	0.152
B.4 TOTAL OVERHEAD EXPENS	SES	0.676



RATE GROUP 181: FISHING AND MISCELLANEOUS FARMING

Overhead Expenses <u>Component</u>	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		0.386
B.2 Legislative Obligations		
	WSIAT	0.018
	Office of Worker Advisor	0.008
	Office of Employer Advisor	0.003
	OHSA	0.000
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.005
	Sub-Total	0.034
B.3 Accident Prevention	FSA	0.145
B.4 TOTAL OVERHEAD EXPEN	ISES	0.566



RATE GROUP 184: POULTRY FARMS AND AGRICULTURAL SERVICES

Overhead Expense Component	es Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		0.323
B.2 Legislative Obligations	;	
	WSIAT	0.016
	Office of Worker Advisor	0.007
	Office of Employer Advisor	0.002
	OHSA	0.068
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	Sub-Total	0.096
B.3 Accident Prevention	FSA	0.128
B.4 TOTAL OVERHEAD EXF	PENSES	0.548



RATE GROUP 190: LANDSCAPING AND RELATED SERVICES

Overhead Expenses <u>Component</u>	Overhead Expenses Sub-Component	Premium Rate Component
<u>component</u>	<u>oub component</u>	<u>oomponent</u>
B.1 WSIB Administrative		0.500
B.2 Legislative Obligations		
	WSIAT	0.023
	Office of Worker Advisor	0.011
	Office of Employer Advisor	0.003
	OHSA	0.106
	Mine Rescue	0.000
	Program Administration	0.001
	Institute of Work & Health	0.006
	Sub-Total	0.151
		3.23 2
B.3 Accident Prevention	FSA	0.181
D.3 Accident Prevention	rja	0.101
B.4 TOTAL OVERHEAD EXPENSE	ES .	0.833



Overhead Expenses <u>Component</u>	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		0.425
B.2 Legislative Obligations		
	WSIAT	0.020
	Office of Worker Advisor	0.009
	Office of Employer Advisor	0.003
	OHSA	0.074
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.005
	Sub-Total	0.112
B.3 Accident Prevention	-	0.158
B.4 TOTAL OVERHEAD EXPENS	SES	0.695



RATE GROUP 159: LIVESTOCK FARMS

(CLASS C: OTHER PRIMARY INDUSTRIES)

	2006 Premium Rate Per \$100 Of		Percentage of 2006	2005 Premium Rate Per \$100 Of		Percentage of 2005	
Component	Insurable	Earnings	Premium Rate	Insurable	Earnings	Premium Rate	
A. NEW CLAIMS COST							
1. GROSS NEW CLAIMS COST	3.229			3.100			
2. Second Injury Enhancement Fund (SIEF)							
a. minus Relief	(0.344)			(0.325)			
b. plus Transfer Charge	0.684			0.644			
3. NET NEW CLAIMS COST	3.570	3.570	50%	3.419	3.419	53%	
B. OVERHEAD EXPENSES							
1. WSIB Administrative	0.679			0.708			
2. Legislative Obligations	0.206			0.194			
3. Accident Prevention	0.233			0.228			
4. TOTAL OVERHEAD EXPENSES	1.118	1.118	16%	1.131	1.131	18%	
C. UNFUNDED LIABILITY		2.527	36%		2.357	37%	
D. (GAIN)/LOSS		(0.118)	-2%		(0.455)		
E. TOTAL PREMIUM RATE (A+B+C+D)		7.10	100%		6.45	100%	



RATE GROUP 167: FIELD CROP, FRUIT AND VEGETABLE FARMS

(CLASS C: OTHER PRIMARY INDUSTRIES)

Component	2006 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2006 Premium Rate	2005 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2005 Premium Rate	
A. NEW CLAIMS COST							
1. GROSS NEW CLAIMS COST	1.133			1.056			
2. Second Injury Enhancement Fund (SIEF)							
a. minus Relief	(0.129)			(0.110)			
b. plus Transfer Charge	0.240			0.219			
3. NET NEW CLAIMS COST	1.244	1.244	47%	1.165	1.165	49%	
B. OVERHEAD EXPENSES							
1. WSIB Administrative	0.340			0.353			
2. Legislative Obligations	0.101			0.096			
3. Accident Prevention	0.133			0.130			
4. TOTAL OVERHEAD EXPENSES	0.574	0.574	22%	0.580	0.580	24%	
C. UNFUNDED LIABILITY		0.881	33%		0.803	34%	
D. (GAIN)/LOSS		(0.041)	-2%		(0.155)	-6%	
E. TOTAL PREMIUM RATE (A+B+C+D)		2.66	100%		2.39	100%	



RATE GROUP 174: TOBACCO AND MUSHROOM FARMS

(CLASS C: OTHER PRIMARY INDUSTRIES)

	2006 Premium Rate Per \$100 Of		Percentage of 2006	2005 Premium Rate Per \$100 Of		Percentage of 2005	
Component	Insurable	Earnings	Premium Rate	Insurable	Earnings	Premium Rate	
A. NEW CLAIMS COST							
1. GROSS NEW CLAIMS COST	1.489			1.418			
2. Second Injury Enhancement Fund (SIEF)							
a. minus Relief	(0.127)			(0.144)			
b. plus Transfer Charge	0.315			0.295			
3. NET NEW CLAIMS COST	1.678	1.678	48%	1.570	1.570	50%	
B. OVERHEAD EXPENSES							
1. WSIB Administrative	0.403			0.417			
2. Legislative Obligations	0.120			0.113			
3. Accident Prevention	0.152			0.147			
4. TOTAL OVERHEAD EXPENSES	0.676	0.676	19%	0.678	0.678	22%	
C. UNFUNDED LIABILITY		1.188	34%		1.082	35%	
D. (GAIN)/LOSS		(0.055)	-2%		(0.209)	-7%	
E. TOTAL PREMIUM RATE (A+B+C+D)		3.49	100%		3.12	100%	



RATE GROUP 181: FISHING AND MISCELLANEOUS FARMING

(CLASS C: OTHER PRIMARY INDUSTRIES)

	2006 Premium Rate Per \$100 Of		Percentage of 2006	2005 Premium Rate Per \$100 Of		Percentage of 2005	
Component	Insurable	Earnings	Premium Rate	Insurable	Earnings	Premium Rate	
A. NEW CLAIMS COST							
1. GROSS NEW CLAIMS COST	1.438			1.475			
2. Second Injury Enhancement Fund (SIEF)							
a. minus Relief	(0.227)			(0.227)			
b. plus Transfer Charge	0.304			0.307			
3. NET NEW CLAIMS COST	1.515	1.515	49%	1.555	1.555	51%	
B. OVERHEAD EXPENSES							
1. WSIB Administrative	0.386			0.423			
2. Legislative Obligations	0.034			0.036			
3. Accident Prevention	0.145			0.147			
4. TOTAL OVERHEAD EXPENSES	0.566	0.566	18%	0.606	0.606	20%	
C. UNFUNDED LIABILITY		1.073	35%		1.072	35%	
D. (GAIN)/LOSS		(0.050)	-2%		(0.207)		
E. TOTAL PREMIUM RATE (A+B+C+D)		3.10	100%		3.03	100%	



RATE GROUP 184: POULTRY FARMS AND AGRICULTURAL SERVICES

(CLASS C: OTHER PRIMARY INDUSTRIES)

Component	2006 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2006 Premium Rate	2005 Premium Rate Per \$100 Of Insurable Earnings		Percentage of 2005 Premium Rate	
A. NEW CLAIMS COST					<u> </u>		
1. GROSS NEW CLAIMS COST	1.093			1.003			
2. Second Injury Enhancement Fund (SIEF)	1.093			1.003			
a. minus Relief	(0.193)			(0.162)			
b. plus Transfer Charge	0.232			0.208			
3. NET NEW CLAIMS COST	1.133	1.133	46%	1.050	1.050	48%	
B. OVERHEAD EXPENSES							
1. WSIB Administrative	0.323			0.335			
2. Legislative Obligations	0.096			0.090			
3. Accident Prevention	0.128			0.125			
4. TOTAL OVERHEAD EXPENSES	0.548	0.548	22%	0.552	0.552	25%	
C. UNFUNDED LIABILITY		0.802	33%		0.724	33%	
D. (GAIN)/LOSS		(0.037)	-2%		(0.139)	-6%	
E. TOTAL PREMIUM RATE (A+B+C+D)		2.45	100%		2.19	100%	



RATE GROUP 190: LANDSCAPING AND RELATED SERVICES

(CLASS C: OTHER PRIMARY INDUSTRIES)

_	2006 Premium Rate Per \$100 Of		Percentage of 2006	2005 Premium Rate Per \$100 Of		Percentage of 2005	
Component	Insurable	Earnings	Premium Rate	Insurable	Earnings	Premium Rate	
A. NEW CLAIMS COST							
1. GROSS NEW CLAIMS COST	2.186			2.296			
2. Second Injury Enhancement Fund (SIEF)							
a. minus Relief	(0.301)			(0.333)			
b. plus Transfer Charge	0.463			0.477			
3. NET NEW CLAIMS COST	2.349	2.349	49%	2.441	2.441	52%	
B. OVERHEAD EXPENSES							
1. WSIB Administrative	0.500			0.554			
2. Legislative Obligations	0.151			0.152			
3. Accident Prevention	0.181			0.185			
4. TOTAL OVERHEAD EXPENSES	0.833	0.833	17%	0.891	0.891	19%	
C. UNFUNDED LIABILITY		1.663	35%		1.682	36%	
D. (GAIN)/LOSS		(0.077)	-2%		(0.325)		
E. TOTAL PREMIUM RATE (A+B+C+D)		4.77	100%		4.69	100%	



CLASS C: OTHER PRIMARY INDUSTRIES

2006 Premium Rate Per \$100 Of		Percentage of 2006	2005 Premium Rate Per \$100 Of		Percentage of 2005	
Insurable	Earnings	Premium Rate	Insurable	Earnings	Premium Rate	
1.686			1.664			
(0.222)			(0.219)			
0.357			0.346			
1.822	1.822	49%	1.791	1.791	51%	
0.425			0.453			
0.112			0.108			
0.158			0.157			
0.695	0.695	19%	0.719	0.719	20%	
	1.290	34%		1.235	35%	
	(0.060)	-2%		(0.238)		
	3.75	100%		3.51	100%	
	1.686 (0.222) 0.357 1.822 0.425 0.112 0.158	Per \$100 Of Insurable Earnings 1.686 (0.222)	Per \$100 Of Insurable Earnings of 2006 Premium Rate 1.686 (0.222) 0.357 1.822 1.822 49% 0.425 0.112 0.158 0.695 0.695 19% 1.290 34% (0.060) -2%	Per \$100 Of Insurable In	Per \$100 Of Insurable Earnings	



2006 PREMIUM RATES

Summary of Premium Rate Components by Rate Group per \$100 of Insurable Earnings

		New				2006
Rate		Claims		Unfunded		Premium
<u>Group</u>	<u>Description</u>	<u>Cost</u>	Overhead	<u>Liability</u>	(Gain)/Loss	<u>Rate</u>
		(\$)	(\$)	(\$)	(\$)	(\$)
159	LIVESTOCK FARMS	3.570	1.118	2.527	(0.118)	7.10
167	FIELD CROP, FRUIT AND VEGETABLE FARMS	1.244	0.574	0.881	(0.041)	2.66
174	TOBACCO AND MUSHROOM FARMS	1.678	0.676	1.188	(0.055)	3.49
181	FISHING AND MISCELLANEOUS FARMING	1.515	0.566	1.073	(0.050)	3.10
184	POULTRY FARMS AND AGRICULTURAL SERVICES	1.133	0.548	0.802	(0.037)	2.45
190	LANDSCAPING AND RELATED SERVICES	2.349	0.833	1.663	(0.077)	4.77
CLASS: C	OTHER PRIMARY INDUSTRIES	1.822	0.695	1.290	(0.060)	3.75