



WSIB **2006**
Premium
Rates **MANUAL**

SECTION 6F

*Class F –
Retail and Wholesale Trades*

2006 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 604: FOOD, SALES

(CLASS F: RETAIL AND WHOLESALE TRADES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
2000	\$2,564,321,455	\$59,300	\$21,462	119,482	4,170	3.49%
2001	\$2,733,470,112	\$60,600	\$22,115	123,603	4,063	3.29%
2002	\$2,872,187,426	\$64,600	\$23,471	122,372	4,034	3.30%
2003	\$3,019,297,739	\$65,600	\$23,905	126,304	3,858	3.05%
2004	\$3,251,301,537	\$66,800	\$24,817	131,011	3,872	2.96%
2005	\$3,409,223,755	\$67,700	\$25,363	134,417	3,815	2.84%
2006	\$3,560,848,982	\$69,400	\$25,997	136,971	3,693	2.70%

2006 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 606: GROCERY AND CONVENIENCE STORES

(CLASS F: RETAIL AND WHOLESALE TRADES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
2000	\$311,592,194	\$59,300	\$16,785	18,564	247	1.33%
2001	\$309,859,729	\$60,600	\$17,847	17,362	243	1.40%
2002	\$317,543,964	\$64,600	\$18,607	17,066	209	1.22%
2003	\$317,154,714	\$65,600	\$18,205	17,421	188	1.08%
2004	\$324,692,283	\$66,800	\$19,071	17,025	209	1.23%
2005	\$340,463,237	\$67,700	\$19,491	17,468	206	1.18%
2006	\$355,605,339	\$69,400	\$19,978	17,800	199	1.12%

2006 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 607: SPECIALTY FOOD STORES

(CLASS F: RETAIL AND WHOLESALE TRADES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
2000	\$100,713,829	\$59,300	\$17,515	5,750	137	2.38%
2001	\$96,346,312	\$60,600	\$17,485	5,510	112	2.03%
2002	\$101,607,226	\$64,600	\$20,087	5,058	95	1.88%
2003	\$102,172,574	\$65,600	\$19,488	5,243	95	1.81%
2004	\$100,906,834	\$66,800	\$19,298	5,229	97	1.86%
2005	\$105,808,081	\$67,700	\$19,723	5,365	96	1.79%
2006	\$110,513,895	\$69,400	\$20,216	5,467	93	1.70%

**2006 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

RATE GROUP 608: BEER STORES

(CLASS F: RETAIL AND WHOLESALE TRADES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
2000	\$121,417,446	\$59,300	\$38,258	3,174	191	6.02%
2001	\$125,685,525	\$60,600	\$38,544	3,261	235	7.21%
2002	\$129,212,101	\$64,600	\$39,536	3,268	224	6.85%
2003	\$132,157,620	\$65,600	\$36,127	3,658	254	6.94%
2004	\$134,554,721	\$66,800	\$35,862	3,752	231	6.16%
2005	\$141,090,313	\$67,700	\$36,651	3,850	228	5.92%
2006	\$147,365,305	\$69,400	\$37,567	3,923	220	5.61%

2006 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 612: AGRICULTURAL PRODUCTS, SALES

(CLASS F: RETAIL AND WHOLESALE TRADES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
2000	\$219,845,960	\$59,300	\$28,646	7,675	179	2.33%
2001	\$229,301,322	\$60,600	\$28,856	7,946	180	2.27%
2002	\$233,020,706	\$64,600	\$30,297	7,691	154	2.00%
2003	\$251,371,631	\$65,600	\$28,751	8,743	164	1.88%
2004	\$255,411,450	\$66,800	\$30,108	8,483	154	1.82%
2005	\$267,817,295	\$67,700	\$30,770	8,704	152	1.75%
2006	\$279,728,469	\$69,400	\$31,540	8,869	147	1.66%

2006 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 630: VEHICLE SERVICES AND REPAIRS

(CLASS F: RETAIL AND WHOLESALE TRADES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
2000	\$1,924,791,710	\$59,300	\$35,086	54,859	2,477	4.52%
2001	\$2,042,002,863	\$60,600	\$36,945	55,271	2,377	4.30%
2002	\$2,153,853,711	\$64,600	\$36,965	58,267	2,273	3.90%
2003	\$2,275,065,179	\$65,600	\$37,805	60,179	2,248	3.74%
2004	\$2,333,287,979	\$66,800	\$38,678	60,326	2,128	3.53%
2005	\$2,446,620,443	\$67,700	\$39,529	61,894	2,097	3.39%
2006	\$2,555,433,887	\$69,400	\$40,517	63,070	2,030	3.22%

2006 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 633: PETROLEUM PRODUCTS, SALES

(CLASS F: RETAIL AND WHOLESALE TRADES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
2000	\$335,282,181	\$59,300	\$26,914	12,458	241	1.93%
2001	\$353,955,547	\$60,600	\$27,413	12,912	188	1.46%
2002	\$368,705,567	\$64,600	\$27,421	13,446	226	1.68%
2003	\$372,887,950	\$65,600	\$28,033	13,302	230	1.73%
2004	\$379,884,859	\$66,800	\$29,325	12,954	209	1.61%
2005	\$398,336,626	\$67,700	\$29,970	13,291	206	1.55%
2006	\$416,052,648	\$69,400	\$30,719	13,544	199	1.47%

2006 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 636: OTHER SALES

(CLASS F: RETAIL AND WHOLESALE TRADES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
2000	\$7,228,065,978	\$59,300	\$21,786	331,776	5,581	1.68%
2001	\$7,435,856,848	\$60,600	\$22,165	335,477	5,272	1.57%
2002	\$7,783,909,755	\$64,600	\$22,583	344,680	5,276	1.53%
2003	\$8,043,955,329	\$65,600	\$23,164	347,261	5,078	1.46%
2004	\$8,390,139,282	\$66,800	\$23,339	359,490	4,869	1.35%
2005	\$8,797,665,127	\$67,700	\$23,852	368,837	4,797	1.30%
2006	\$9,188,941,284	\$69,400	\$24,449	375,845	4,644	1.24%

2006 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 638: PHARMACIES

(CLASS F: RETAIL AND WHOLESALE TRADES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
2000	\$1,239,545,652	\$59,300	\$22,450	55,214	327	0.59%
2001	\$1,346,570,072	\$60,600	\$23,843	56,477	322	0.57%
2002	\$1,482,176,398	\$64,600	\$23,988	61,788	334	0.54%
2003	\$1,558,001,448	\$65,600	\$26,197	59,473	352	0.59%
2004	\$1,655,468,847	\$66,800	\$25,621	64,614	331	0.51%
2005	\$1,735,878,280	\$67,700	\$26,185	66,294	326	0.49%
2006	\$1,813,081,466	\$69,400	\$26,839	67,554	316	0.47%

2006 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 641: CLOTHING STORES

(CLASS F: RETAIL AND WHOLESALE TRADES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
2000	\$968,596,287	\$59,300	\$20,351	47,595	645	1.36%
2001	\$1,007,857,920	\$60,600	\$20,372	49,473	533	1.08%
2002	\$1,079,470,013	\$64,600	\$20,153	53,564	579	1.08%
2003	\$1,126,150,668	\$65,600	\$21,081	53,420	696	1.30%
2004	\$1,172,237,306	\$66,800	\$20,757	56,474	683	1.21%
2005	\$1,229,175,216	\$67,700	\$21,214	57,942	673	1.16%
2006	\$1,283,842,784	\$69,400	\$21,744	59,043	651	1.10%

2006 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 657: AUTOMOBILE AND TRUCK DEALERS

(CLASS F: RETAIL AND WHOLESALE TRADES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
2000	\$1,127,920,830	\$59,300	\$29,189	38,642	301	0.78%
2001	\$1,157,777,555	\$60,600	\$28,211	41,040	302	0.74%
2002	\$1,248,933,074	\$64,600	\$30,679	40,710	273	0.67%
2003	\$1,299,004,606	\$65,600	\$29,858	43,506	293	0.67%
2004	\$1,332,413,019	\$66,800	\$30,623	43,510	275	0.63%
2005	\$1,397,130,984	\$67,700	\$31,297	44,641	271	0.61%
2006	\$1,459,268,385	\$69,400	\$32,079	45,489	262	0.58%

2006 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 668: COMPUTER, ELECTRONIC AND ELECTRICAL EQUIPMENT, SALES

(CLASS F: RETAIL AND WHOLESALE TRADES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
2000	\$2,420,863,361	\$59,300	\$29,913	80,930	456	0.56%
2001	\$2,527,705,302	\$60,600	\$30,658	82,448	412	0.50%
2002	\$2,400,160,801	\$64,600	\$30,952	77,545	394	0.51%
2003	\$2,328,300,251	\$65,600	\$32,495	71,651	331	0.46%
2004	\$2,319,182,999	\$66,800	\$33,359	69,522	343	0.49%
2005	\$2,431,830,356	\$67,700	\$34,093	71,330	338	0.47%
2006	\$2,539,986,011	\$69,400	\$34,945	72,685	327	0.45%

2006 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 670: MACHINERY AND OTHER VEHICLES, SALES

(CLASS F: RETAIL AND WHOLESALE TRADES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
2000	\$1,342,161,082	\$59,300	\$33,824	39,681	857	2.16%
2001	\$1,386,615,186	\$60,600	\$35,481	39,080	864	2.21%
2002	\$1,408,772,175	\$64,600	\$35,743	39,414	761	1.93%
2003	\$1,477,621,881	\$65,600	\$38,008	38,877	657	1.69%
2004	\$1,544,102,624	\$66,800	\$38,737	39,861	668	1.68%
2005	\$1,619,102,777	\$67,700	\$39,589	40,897	658	1.61%
2006	\$1,691,112,373	\$69,400	\$40,579	41,674	637	1.53%

2006 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 681: LUMBER AND BUILDERS SUPPLY

(CLASS F: RETAIL AND WHOLESALE TRADES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
2000	\$726,718,061	\$59,300	\$25,023	29,042	1,165	4.01%
2001	\$786,725,029	\$60,600	\$25,916	30,357	1,255	4.13%
2002	\$829,384,047	\$64,600	\$24,941	33,254	1,292	3.89%
2003	\$868,144,618	\$65,600	\$26,225	33,104	1,389	4.20%
2004	\$947,416,274	\$66,800	\$26,412	35,871	1,283	3.58%
2005	\$993,434,177	\$67,700	\$26,993	36,804	1,264	3.43%
2006	\$1,037,617,162	\$69,400	\$27,668	37,503	1,224	3.26%

2006 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 685: METAL PRODUCTS, WHOLESALE

(CLASS F: RETAIL AND WHOLESALE TRADES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
2000	\$118,912,630	\$59,300	\$29,084	4,089	89	2.18%
2001	\$108,414,436	\$60,600	\$31,860	3,403	85	2.50%
2002	\$109,415,227	\$64,600	\$31,981	3,421	96	2.81%
2003	\$112,262,625	\$65,600	\$34,205	3,282	86	2.62%
2004	\$98,343,781	\$66,800	\$33,448	2,940	73	2.48%
2005	\$103,120,535	\$67,700	\$34,184	3,016	72	2.39%
2006	\$107,706,821	\$69,400	\$35,038	3,073	70	2.28%

**2006 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION**

RATE GROUP 689: WASTE MATERIALS RECYCLING

(CLASS F: RETAIL AND WHOLESALE TRADES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
2000	\$134,314,364	\$59,300	\$28,238	4,757	271	5.70%
2001	\$135,454,940	\$60,600	\$29,879	4,533	264	5.82%
2002	\$141,901,614	\$64,600	\$31,247	4,541	271	5.97%
2003	\$150,612,015	\$65,600	\$32,303	4,662	253	5.43%
2004	\$179,596,767	\$66,800	\$33,335	5,388	269	4.99%
2005	\$188,320,141	\$67,700	\$34,068	5,528	265	4.79%
2006	\$196,695,679	\$69,400	\$34,920	5,633	257	4.56%

2006 PREMIUM RATES
5-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

CLASS F: RETAIL AND WHOLESALE TRADES

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
2000	\$20,885,063,020	\$59,300	\$24,465	853,688	17,334	2.03%
2001	\$21,783,598,698	\$60,600	\$25,092	868,153	16,707	1.92%
2002	\$22,660,253,805	\$64,600	\$25,573	886,085	16,491	1.86%
2003	\$23,434,160,848	\$65,600	\$26,328	890,086	16,172	1.82%
2004	\$24,418,940,562	\$66,800	\$26,645	916,450	15,694	1.71%
2005	\$25,605,017,343	\$67,700	\$27,231	940,278	15,464	1.64%
2006	\$26,743,800,489	\$69,400	\$27,912	958,143	14,969	1.56%

2006 PREMIUM RATES

NEW CLAIMS COST BY RATE GROUP

<u>Rate Group</u>	<u>Description</u>	<u>2006 New Claims Cost</u>		<u>2006 Premium Rate (\$)</u>
		<u>Cost Index * (%)</u>	<u>Cost per LTI (\$)</u>	
604	FOOD, SALES	81%	10,276	2.24
606	GROCERY AND CONVENIENCE STORES	89%	11,302	1.48
607	SPECIALTY FOOD STORES	141%	17,810	3.26
608	BEER STORES	108%	13,663	3.92
612	AGRICULTURAL PRODUCTS, SALES	156%	19,701	2.35
630	VEHICLE SERVICES AND REPAIRS	159%	20,185	3.40
633	PETROLEUM PRODUCTS, SALES	153%	19,367	2.12
636	OTHER SALES	83%	10,454	1.24
638	PHARMACIES	88%	11,126	0.47
641	CLOTHING STORES	67%	8,443	1.03
657	AUTOMOBILE AND TRUCK DEALERS	112%	14,238	0.63
668	COMPUTER, ELECTRONIC AND ELECTRICAL EQUIPMENT, SALES	101%	12,770	0.41
670	MACHINERY AND OTHER VEHICLES, SALES	139%	17,563	1.62
681	LUMBER AND BUILDERS SUPPLY	85%	10,800	2.79
685	METAL PRODUCTS, WHOLESALE	151%	19,083	2.79
689	WASTE MATERIALS RECYCLING	179%	22,720	6.38
CLASS: F	RETAIL AND WHOLESALE TRADES		12,669	1.59

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

**2006 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES**

RATE GROUP 604: FOOD, SALES

(CLASS F: RETAIL AND WHOLESALE TRADES)

<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub-Component</u>	<u>Premium Rate Component</u>
B.1	WSIB Administrative	0.309
B.2	Legislative Obligations	
	WSIAT	0.014
	Office of Worker Advisor	0.007
	Office of Employer Advisor	0.002
	OHSA	0.065
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
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	Sub-Total	0.091
B.3	Accident Prevention	
	OSSA	0.030
B.4	TOTAL OVERHEAD EXPENSES	0.431

**2006 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES**

RATE GROUP 606: GROCERY AND CONVENIENCE STORES

(CLASS F: RETAIL AND WHOLESALE TRADES)

<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub-Component</u>	<u>Premium Rate Component</u>
B.1	WSIB Administrative	0.252
B.2	Legislative Obligations	
	WSIAT	0.012
	Office of Worker Advisor	0.006
	Office of Employer Advisor	0.002
	OHSA	0.053
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
	Sub-Total	0.076
B.3	Accident Prevention	
	OSSA	0.023
B.4	TOTAL OVERHEAD EXPENSES	0.350

**2006 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES**

RATE GROUP 607: SPECIALTY FOOD STORES

(CLASS F: RETAIL AND WHOLESALE TRADES)

<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub-Component</u>	<u>Premium Rate Component</u>
B.1	WSIB Administrative	0.384
B.2	Legislative Obligations	
	WSIAT	0.018
	Office of Worker Advisor	0.009
	Office of Employer Advisor	0.003
	OHSA	0.081
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.004
	Sub-Total	0.116
B.3	Accident Prevention	
	OSSA	0.039
B.4	TOTAL OVERHEAD EXPENSES	0.539

**2006 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES**

RATE GROUP 608: BEER STORES

(CLASS F: RETAIL AND WHOLESALE TRADES)

<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub-Component</u>	<u>Premium Rate Component</u>
B.1	WSIB Administrative	0.433
B.2	Legislative Obligations	
	WSIAT	0.020
	Office of Worker Advisor	0.010
	Office of Employer Advisor	0.003
	OHSA	0.091
	Mine Rescue	0.000
	Program Administration	0.001
	Institute of Work & Health	0.006
	Sub-Total	0.131
B.3	Accident Prevention	
	OSSA	0.045
B.4	TOTAL OVERHEAD EXPENSES	0.609

**2006 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES**

RATE GROUP 612: AGRICULTURAL PRODUCTS, SALES

(CLASS F: RETAIL AND WHOLESALE TRADES)

<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub-Component</u>	<u>Premium Rate Component</u>
B.1	WSIB Administrative	0.315
B.2	Legislative Obligations	
	WSIAT	0.014
	Office of Worker Advisor	0.007
	Office of Employer Advisor	0.002
	OHSA	0.066
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
		<hr/>
	Sub-Total	0.093
B.3	Accident Prevention	
	IAPA	0.038
B.4	TOTAL OVERHEAD EXPENSES	0.448

**2006 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES**

RATE GROUP 630: VEHICLE SERVICES AND REPAIRS

(CLASS F: RETAIL AND WHOLESALE TRADES)

<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub-Component</u>	<u>Premium Rate Component</u>
B.1	WSIB Administrative	0.395
B.2	Legislative Obligations	
	WSIAT	0.019
	Office of Worker Advisor	0.009
	Office of Employer Advisor	0.003
	OHSA	0.083
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.004
	Sub-Total	0.119
B.3	Accident Prevention	
	OSSA	0.040
B.4	TOTAL OVERHEAD EXPENSES	0.554

**2006 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES**

RATE GROUP 633: PETROLEUM PRODUCTS, SALES

(CLASS F: RETAIL AND WHOLESALE TRADES)

<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub-Component</u>	<u>Premium Rate Component</u>
B.1	WSIB Administrative	0.299
B.2	Legislative Obligations	
	WSIAT	0.014
	Office of Worker Advisor	0.007
	Office of Employer Advisor	0.002
	OHSA	0.062
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
		<hr/>
	Sub-Total	0.089
B.3	Accident Prevention	
	IAPA	0.036
B.4	TOTAL OVERHEAD EXPENSES	0.424

**2006 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES**

RATE GROUP 636: OTHER SALES

(CLASS F: RETAIL AND WHOLESALE TRADES)

<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub-Component</u>	<u>Premium Rate Component</u>
B.1	WSIB Administrative	0.218
B.2	Legislative Obligations	
	WSIAT	0.010
	Office of Worker Advisor	0.005
	Office of Employer Advisor	0.002
	OHSA	0.046
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.002
		<hr/>
	Sub-Total	0.065
B.3	Accident Prevention	
	OSSA	0.021
B.4	TOTAL OVERHEAD EXPENSES	0.303

**2006 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES**

RATE GROUP 638: PHARMACIES

(CLASS F: RETAIL AND WHOLESALE TRADES)

<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub-Component</u>	<u>Premium Rate Component</u>
B.1	WSIB Administrative	0.080
B.2	Legislative Obligations	
	WSIAT	0.004
	Office of Worker Advisor	0.002
	Office of Employer Advisor	0.000
	OHSA	0.017
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.001
		<hr/>
	Sub-Total	0.024
B.3	Accident Prevention	
	OSSA	0.015
B.4	TOTAL OVERHEAD EXPENSES	0.120

**2006 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES**

RATE GROUP 641: CLOTHING STORES

(CLASS F: RETAIL AND WHOLESALE TRADES)

<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub-Component</u>	<u>Premium Rate Component</u>
B.1	WSIB Administrative	0.181
B.2	Legislative Obligations	
	WSIAT	0.008
	Office of Worker Advisor	0.004
	Office of Employer Advisor	0.001
	OHSA	0.037
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.002
		<hr/>
	Sub-Total	0.052
B.3	Accident Prevention	
	OSSA	0.019
B.4	TOTAL OVERHEAD EXPENSES	0.254

**2006 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES**

RATE GROUP 657: AUTOMOBILE AND TRUCK DEALERS

(CLASS F: RETAIL AND WHOLESALE TRADES)

<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub-Component</u>	<u>Premium Rate Component</u>
B.1	WSIB Administrative	0.110
B.2	Legislative Obligations	
	WSIAT	0.005
	Office of Worker Advisor	0.003
	Office of Employer Advisor	0.001
	OHSA	0.023
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.001
	Sub-Total	0.032
B.3	Accident Prevention	
	OSSA	0.016
B.4	TOTAL OVERHEAD EXPENSES	0.159

**2006 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES**

RATE GROUP 668: COMPUTER, ELECTRONIC AND ELECTRICAL EQUIPMENT, SALES

(CLASS F: RETAIL AND WHOLESALE TRADES)

<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub-Component</u>	<u>Premium Rate Component</u>
B.1	WSIB Administrative	0.071
B.2	Legislative Obligations	
	WSIAT	0.004
	Office of Worker Advisor	0.002
	Office of Employer Advisor	0.000
	OHSA	0.014
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.001
		<hr/>
	Sub-Total	0.021
B.3	Accident Prevention	
	OSSA	0.014
B.4	TOTAL OVERHEAD EXPENSES	0.106

**2006 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES**

RATE GROUP 670: MACHINERY AND OTHER VEHICLES, SALES

(CLASS F: RETAIL AND WHOLESALE TRADES)

<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub-Component</u>	<u>Premium Rate Component</u>
B.1	WSIB Administrative	0.262
B.2	Legislative Obligations	
	WSIAT	0.012
	Office of Worker Advisor	0.006
	Office of Employer Advisor	0.002
	OHSA	0.055
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
		<hr/>
	Sub-Total	0.078
B.3	Accident Prevention	
	IAPA	0.031
B.4	TOTAL OVERHEAD EXPENSES	0.371

**2006 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES**

RATE GROUP 681: LUMBER AND BUILDERS SUPPLY

(CLASS F: RETAIL AND WHOLESALE TRADES)

<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub-Component</u>	<u>Premium Rate Component</u>
B.1	WSIB Administrative	0.348
B.2	Legislative Obligations	
	WSIAT	0.017
	Office of Worker Advisor	0.008
	Office of Employer Advisor	0.002
	OHSA	0.073
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.004
	Sub-Total	0.105
B.3	Accident Prevention	
	THSAO	0.042
B.4	TOTAL OVERHEAD EXPENSES	0.495

**2006 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES**

RATE GROUP 685: METAL PRODUCTS, WHOLESALE

(CLASS F: RETAIL AND WHOLESALE TRADES)

<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub-Component</u>	<u>Premium Rate Component</u>
B.1	WSIB Administrative	0.348
B.2	Legislative Obligations	
	WSIAT	0.017
	Office of Worker Advisor	0.008
	Office of Employer Advisor	0.002
	OHSA	0.073
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.004
	Sub-Total	0.105
B.3	Accident Prevention	
	IAPA	0.042
B.4	TOTAL OVERHEAD EXPENSES	0.495

**2006 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES**

RATE GROUP 689: WASTE MATERIALS RECYCLING

(CLASS F: RETAIL AND WHOLESALE TRADES)

<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub-Component</u>	<u>Premium Rate Component</u>
B.1	WSIB Administrative	0.618
B.2	Legislative Obligations	
	WSIAT	0.029
	Office of Worker Advisor	0.013
	Office of Employer Advisor	0.004
	OHSA	0.132
	Mine Rescue	0.000
	Program Administration	0.001
	Institute of Work & Health	0.007
		<hr/>
	Sub-Total	0.186
B.3	Accident Prevention	
	THSAO	0.063
B.4	TOTAL OVERHEAD EXPENSES	0.867

**2006 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES**

CLASS F: RETAIL AND WHOLESALE TRADES

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1	WSIB Administrative	0.232
B.2	Legislative Obligations	
	WSIAT	0.011
	Office of Worker Advisor	0.005
	Office of Employer Advisor	0.002
	OHSA	0.049
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.003
		<hr/>
	Sub-Total	0.069
B.3	Accident Prevention	0.025
	-	
B.4	TOTAL OVERHEAD EXPENSES	0.326

2006 PREMIUM RATE COMPONENTS

RATE GROUP 604: FOOD, SALES

(CLASS F: RETAIL AND WHOLESALE TRADES)

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	1.082		1.133	
2. Second Injury Enhancement Fund (SIEF)				
a. <i>minus</i> Relief	(0.277)		(0.286)	
b. <i>plus</i> Transfer Charge	0.229		0.236	
3. NET NEW CLAIMS COST	1.034	1.034	1.083	1.083
		46%		48%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.309		0.340	
2. Legislative Obligations	0.091		0.091	
3. Accident Prevention	0.030		0.032	
4. TOTAL OVERHEAD EXPENSES	0.431	0.431	0.465	0.465
		19%		20%
C. UNFUNDED LIABILITY		0.732		0.747
		33%		33%
D. (GAIN)/LOSS		0.047		(0.012)
		2%		-1%
E. TOTAL PREMIUM RATE (A+B+C+D)	<u>2.24</u>	<u>100%</u>	<u>2.28</u>	<u>100%</u>

2006 PREMIUM RATE COMPONENTS

RATE GROUP 606: GROCERY AND CONVENIENCE STORES

(CLASS F: RETAIL AND WHOLESALE TRADES)

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	0.642		0.592	
2. Second Injury Enhancement Fund (SIEF)				
a. <i>minus</i> Relief	(0.134)		(0.131)	
b. <i>plus</i> Transfer Charge	0.136		0.123	
3. NET NEW CLAIMS COST	<u>0.644</u>	0.644	<u>0.584</u>	0.584
		44%		45%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.252		0.229	
2. Legislative Obligations	0.076		0.063	
3. Accident Prevention	0.023		0.023	
4. TOTAL OVERHEAD EXPENSES	<u>0.350</u>	0.350	<u>0.315</u>	0.315
		24%		24%
C. UNFUNDED LIABILITY		0.456		0.403
		31%		31%
D. (GAIN)/LOSS		<u>0.030</u>		<u>(0.006)</u>
		2%		0%
E. TOTAL PREMIUM RATE (A+B+C+D)		<u><u>1.48</u></u>		<u><u>1.30</u></u>
		100%		100%

2006 PREMIUM RATE COMPONENTS

RATE GROUP 607: SPECIALTY FOOD STORES

(CLASS F: RETAIL AND WHOLESALE TRADES)

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	1.521		1.501	
2. Second Injury Enhancement Fund (SIEF)				
a. <i>minus</i> Relief	(0.294)		(0.294)	
b. <i>plus</i> Transfer Charge	0.322		0.312	
3. NET NEW CLAIMS COST	<u>1.550</u>	1.550	48%	<u>1.520</u>
		1.520		49%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.384		0.409	
2. Legislative Obligations	0.116		0.112	
3. Accident Prevention	0.039		0.040	
4. TOTAL OVERHEAD EXPENSES	<u>0.539</u>	0.539	17%	<u>0.561</u>
		0.561		18%
C. UNFUNDED LIABILITY		1.097	34%	1.048
		1.048		34%
D. (GAIN)/LOSS		<u>0.070</u>	2%	<u>(0.017)</u>
		(0.017)		-1%
E. TOTAL PREMIUM RATE (A+B+C+D)		<u><u>3.26</u></u>	<u>100%</u>	<u><u>3.11</u></u>
		3.11		100%

2006 PREMIUM RATE COMPONENTS

RATE GROUP 608: BEER STORES

(CLASS F: RETAIL AND WHOLESALE TRADES)

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	2.070		2.086	
2. Second Injury Enhancement Fund (SIEF)				
a. <i>minus</i> Relief	(0.623)		(0.676)	
b. <i>plus</i> Transfer Charge	0.438		0.434	
3. NET NEW CLAIMS COST	<u>1.886</u>	1.886	<u>1.844</u>	1.844
		48%		49%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.433		0.460	
2. Legislative Obligations	0.131		0.128	
3. Accident Prevention	0.045		0.046	
4. TOTAL OVERHEAD EXPENSES	<u>0.609</u>	0.609	<u>0.632</u>	0.632
		16%		17%
C. UNFUNDED LIABILITY		1.336		1.271
		34%		34%
D. (GAIN)/LOSS		<u>0.086</u>		<u>(0.021)</u>
		2%		-1%
E. TOTAL PREMIUM RATE (A+B+C+D)		<u><u>3.92</u></u>		<u><u>3.73</u></u>
		100%		100%

2006 PREMIUM RATE COMPONENTS

RATE GROUP 612: AGRICULTURAL PRODUCTS, SALES

(CLASS F: RETAIL AND WHOLESALE TRADES)

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	1.051		1.069	
2. Second Injury Enhancement Fund (SIEF)				
a. <i>minus</i> Relief	(0.192)		(0.176)	
b. <i>plus</i> Transfer Charge	0.223		0.222	
3. NET NEW CLAIMS COST	<u>1.082</u>	1.082	<u>1.115</u>	1.115
		46%		47%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.315		0.346	
2. Legislative Obligations	0.093		0.092	
3. Accident Prevention	0.038		0.041	
4. TOTAL OVERHEAD EXPENSES	<u>0.448</u>	0.448	<u>0.481</u>	0.481
		19%		20%
C. UNFUNDED LIABILITY		0.766		0.768
		33%		33%
D. (GAIN)/LOSS		<u>0.049</u>		<u>(0.012)</u>
		2%		-1%
E. TOTAL PREMIUM RATE (A+B+C+D)		<u><u>2.35</u></u>		<u><u>2.35</u></u>
		100%		100%

2006 PREMIUM RATE COMPONENTS

RATE GROUP 630: VEHICLE SERVICES AND REPAIRS

(CLASS F: RETAIL AND WHOLESALE TRADES)

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	1.628		1.684	
2. Second Injury Enhancement Fund (SIEF)				
a. <i>minus</i> Relief	(0.348)		(0.356)	
b. <i>plus</i> Transfer Charge	0.345		0.350	
3. NET NEW CLAIMS COST	<u>1.625</u>	1.625	<u>1.678</u>	1.678
		48%		49%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.395		0.434	
2. Legislative Obligations	0.119		0.118	
3. Accident Prevention	0.040		0.042	
4. TOTAL OVERHEAD EXPENSES	<u>0.554</u>	0.554	<u>0.595</u>	0.595
		16%		17%
C. UNFUNDED LIABILITY		1.151		1.157
		34%		34%
D. (GAIN)/LOSS		<u>0.074</u>		<u>(0.019)</u>
		2%		-1%
E. TOTAL PREMIUM RATE (A+B+C+D)		<u><u>3.40</u></u>		<u><u>3.41</u></u>
		100%		100%

2006 PREMIUM RATE COMPONENTS

RATE GROUP 633: PETROLEUM PRODUCTS, SALES

(CLASS F: RETAIL AND WHOLESALE TRADES)

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	0.940		0.848	
2. Second Injury Enhancement Fund (SIEF)				
a. <i>minus</i> Relief	(0.174)		(0.150)	
b. <i>plus</i> Transfer Charge	0.199		0.176	
3. NET NEW CLAIMS COST	<u>0.966</u>	0.966	<u>0.875</u>	0.875
		46%		46%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.299		0.308	
2. Legislative Obligations	0.089		0.083	
3. Accident Prevention	0.036		0.036	
4. TOTAL OVERHEAD EXPENSES	<u>0.424</u>	0.424	<u>0.427</u>	0.427
		20%		22%
C. UNFUNDED LIABILITY		0.684		0.603
		32%		32%
D. (GAIN)/LOSS		<u>0.044</u>		<u>(0.010)</u>
		2%		-1%
E. TOTAL PREMIUM RATE (A+B+C+D)		<u><u>2.12</u></u>		<u><u>1.90</u></u>
		100%		100%

2006 PREMIUM RATE COMPONENTS

RATE GROUP 636: OTHER SALES

(CLASS F: RETAIL AND WHOLESALE TRADES)

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	0.536		0.538	
2. Second Injury Enhancement Fund (SIEF)				
a. <i>minus</i> Relief	(0.118)		(0.114)	
b. <i>plus</i> Transfer Charge	0.114		0.112	
3. NET NEW CLAIMS COST	<u>0.532</u>	0.532	<u>0.535</u>	0.535
		43%		45%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.218		0.211	
2. Legislative Obligations	0.065		0.058	
3. Accident Prevention	0.021		0.022	
4. TOTAL OVERHEAD EXPENSES	<u>0.303</u>	0.303	<u>0.290</u>	0.290
		24%		24%
C. UNFUNDED LIABILITY		0.377		0.369
		30%		31%
D. (GAIN)/LOSS		<u>0.024</u>		<u>(0.006)</u>
		2%		-1%
E. TOTAL PREMIUM RATE (A+B+C+D)		<u><u>1.24</u></u>		<u><u>1.19</u></u>
		100%		100%

2006 PREMIUM RATE COMPONENTS

RATE GROUP 638: PHARMACIES

(CLASS F: RETAIL AND WHOLESALE TRADES)

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	0.197		0.200	
2. Second Injury Enhancement Fund (SIEF)				
a. <i>minus</i> Relief	(0.042)		(0.051)	
b. <i>plus</i> Transfer Charge	0.042		0.042	
3. NET NEW CLAIMS COST	<u>0.197</u>	0.197	<u>0.191</u>	0.191
		42%		44%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.080		0.075	
2. Legislative Obligations	0.024		0.020	
3. Accident Prevention	0.015		0.015	
4. TOTAL OVERHEAD EXPENSES	<u>0.120</u>	0.120	<u>0.111</u>	0.111
		26%		26%
C. UNFUNDED LIABILITY		0.140		0.132
		30%		31%
D. (GAIN)/LOSS		<u>0.009</u>		<u>(0.002)</u>
		2%		0%
E. TOTAL PREMIUM RATE (A+B+C+D)		<u><u>0.47</u></u>		<u><u>0.43</u></u>
		100%		100%

2006 PREMIUM RATE COMPONENTS

RATE GROUP 641: CLOTHING STORES

(CLASS F: RETAIL AND WHOLESALE TRADES)

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	0.435		0.408	
2. Second Injury Enhancement Fund (SIEF)				
a. <i>minus</i> Relief	(0.084)		(0.079)	
b. <i>plus</i> Transfer Charge	0.092		0.085	
3. NET NEW CLAIMS COST	<u>0.443</u>	0.443	<u>0.414</u>	0.414
		43%		45%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.181		0.162	
2. Legislative Obligations	0.052		0.044	
3. Accident Prevention	0.019		0.020	
4. TOTAL OVERHEAD EXPENSES	<u>0.254</u>	0.254	<u>0.227</u>	0.227
		25%		25%
C. UNFUNDED LIABILITY		0.314		0.286
		30%		31%
D. (GAIN)/LOSS		<u>0.020</u>		<u>(0.004)</u>
		2%		0%
E. TOTAL PREMIUM RATE (A+B+C+D)		<u><u>1.03</u></u>		<u><u>0.92</u></u>
		100%		100%

2006 PREMIUM RATE COMPONENTS

RATE GROUP 657: AUTOMOBILE AND TRUCK DEALERS

(CLASS F: RETAIL AND WHOLESALE TRADES)

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	0.259		0.272	
2. Second Injury Enhancement Fund (SIEF)				
a. <i>minus</i> Relief	(0.045)		(0.059)	
b. <i>plus</i> Transfer Charge	0.055		0.057	
3. NET NEW CLAIMS COST	<u>0.270</u>	0.270	<u>0.271</u>	0.271
		43%		44%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.110		0.106	
2. Legislative Obligations	0.032		0.028	
3. Accident Prevention	0.016		0.017	
4. TOTAL OVERHEAD EXPENSES	<u>0.159</u>	0.159	<u>0.153</u>	0.153
		25%		25%
C. UNFUNDED LIABILITY		0.191		0.187
		30%		31%
D. (GAIN)/LOSS		<u>0.013</u>		<u>(0.003)</u>
		2%		0%
E. TOTAL PREMIUM RATE (A+B+C+D)		<u><u>0.63</u></u>		<u><u>0.61</u></u>
		<u>100%</u>		<u>100%</u>

2006 PREMIUM RATE COMPONENTS

RATE GROUP 668: COMPUTER, ELECTRONIC AND ELECTRICAL EQUIPMENT, SALES

(CLASS F: RETAIL AND WHOLESALE TRADES)

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	0.167		0.157	
2. Second Injury Enhancement Fund (SIEF)				
a. <i>minus</i> Relief	(0.030)		(0.027)	
b. <i>plus</i> Transfer Charge	0.035		0.033	
3. NET NEW CLAIMS COST	<u>0.173</u>	0.173	<u>0.163</u>	0.163
		42%		44%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.071		0.064	
2. Legislative Obligations	0.021		0.017	
3. Accident Prevention	0.014		0.015	
4. TOTAL OVERHEAD EXPENSES	<u>0.106</u>	0.106	<u>0.097</u>	0.097
		26%		26%
C. UNFUNDED LIABILITY		0.122		0.113
		30%		31%
D. (GAIN)/LOSS		<u>0.008</u>		<u>(0.001)</u>
		2%		0%
E. TOTAL PREMIUM RATE (A+B+C+D)		<u><u>0.41</u></u>		<u><u>0.37</u></u>
		100%		100%

2006 PREMIUM RATE COMPONENTS

RATE GROUP 670: MACHINERY AND OTHER VEHICLES, SALES

(CLASS F: RETAIL AND WHOLESALE TRADES)

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	0.671		0.639	
2. Second Injury Enhancement Fund (SIEF)				
a. <i>minus</i> Relief	(0.100)		(0.097)	
b. <i>plus</i> Transfer Charge	0.142		0.133	
3. NET NEW CLAIMS COST	<u>0.714</u>	0.714	<u>0.675</u>	0.675
		44%		45%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.262		0.265	
2. Legislative Obligations	0.078		0.072	
3. Accident Prevention	0.031		0.032	
4. TOTAL OVERHEAD EXPENSES	<u>0.371</u>	0.371	<u>0.370</u>	0.370
		23%		25%
C. UNFUNDED LIABILITY		0.506		0.465
		31%		31%
D. (GAIN)/LOSS		<u>0.033</u>		<u>(0.007)</u>
		2%		0%
E. TOTAL PREMIUM RATE (A+B+C+D)		<u><u>1.62</u></u>		<u><u>1.50</u></u>
		100%		100%

2006 PREMIUM RATE COMPONENTS

RATE GROUP 681: LUMBER AND BUILDERS SUPPLY

(CLASS F: RETAIL AND WHOLESALE TRADES)

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	1.293		1.337	
2. Second Injury Enhancement Fund (SIEF)				
a. <i>minus</i> Relief	(0.260)		(0.264)	
b. <i>plus</i> Transfer Charge	0.274		0.278	
3. NET NEW CLAIMS COST	<u>1.307</u>	1.307	<u>1.351</u>	1.351
		47%		48%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.348		0.382	
2. Legislative Obligations	0.105		0.105	
3. Accident Prevention	0.042		0.046	
4. TOTAL OVERHEAD EXPENSES	<u>0.495</u>	0.495	<u>0.533</u>	0.533
		18%		19%
C. UNFUNDED LIABILITY		0.926		0.931
		33%		33%
D. (GAIN)/LOSS		<u>0.059</u>		<u>(0.015)</u>
		2%		-1%
E. TOTAL PREMIUM RATE (A+B+C+D)		<u><u>2.79</u></u>		<u><u>2.80</u></u>
		100%		100%

2006 PREMIUM RATE COMPONENTS

RATE GROUP 685: METAL PRODUCTS, WHOLESALE

(CLASS F: RETAIL AND WHOLESALE TRADES)

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	1.259		1.261	
2. Second Injury Enhancement Fund (SIEF)				
a. <i>minus</i> Relief	(0.219)		(0.173)	
b. <i>plus</i> Transfer Charge	0.267		0.262	
3. NET NEW CLAIMS COST	<u>1.307</u>	1.307	<u>1.350</u>	1.350
		47%		48%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.348		0.382	
2. Legislative Obligations	0.105		0.105	
3. Accident Prevention	0.042		0.045	
4. TOTAL OVERHEAD EXPENSES	<u>0.495</u>	0.495	<u>0.532</u>	0.532
		18%		19%
C. UNFUNDED LIABILITY		0.926		0.931
		33%		33%
D. (GAIN)/LOSS		<u>0.059</u>		<u>(0.015)</u>
		2%		-1%
E. TOTAL PREMIUM RATE (A+B+C+D)		<u><u>2.79</u></u>		<u><u>2.80</u></u>
		100%		100%

2006 PREMIUM RATE COMPONENTS

RATE GROUP 689: WASTE MATERIALS RECYCLING

(CLASS F: RETAIL AND WHOLESALE TRADES)

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	3.013		3.347	
2. Second Injury Enhancement Fund (SIEF)				
a. <i>minus</i> Relief	(0.504)		(0.624)	
b. <i>plus</i> Transfer Charge	0.638		0.696	
3. NET NEW CLAIMS COST	<u>3.147</u>	3.147	49%	<u>3.419</u>
			3.419	51%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.618		0.708	
2. Legislative Obligations	0.186		0.194	
3. Accident Prevention	0.063		0.072	
4. TOTAL OVERHEAD EXPENSES	<u>0.867</u>	0.867	14%	<u>0.975</u>
			0.975	15%
C. UNFUNDED LIABILITY				
		2.228	35%	2.357
				35%
D. (GAIN)/LOSS				
		<u>0.142</u>	<u>2%</u>	<u>(0.039)</u>
				<u>-1%</u>
E. TOTAL PREMIUM RATE (A+B+C+D)				
	<u><u>6.38</u></u>	<u>100%</u>	<u>6.71</u>	<u>100%</u>

2006 PREMIUM RATE COMPONENTS

CLASS F: RETAIL AND WHOLESALE TRADES

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	0.720		0.729	
2. Second Injury Enhancement Fund (SIEF)				
a. <i>minus</i> Relief	(0.155)		(0.156)	
b. <i>plus</i> Transfer Charge	0.152		0.151	
3. NET NEW CLAIMS COST	<u>0.718</u>	0.718	<u>0.724</u>	0.724
		45%		47%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.232		0.237	
2. Legislative Obligations	0.069		0.065	
3. Accident Prevention	0.025		0.026	
4. TOTAL OVERHEAD EXPENSES	<u>0.326</u>	0.326	<u>0.328</u>	0.328
		21%		21%
C. UNFUNDED LIABILITY		0.508		0.499
		32%		32%
D. (GAIN)/LOSS		<u>0.033</u>		<u>(0.008)</u>
		2%		-1%
E. TOTAL PREMIUM RATE (A+B+C+D)		<u><u>1.59</u></u>		<u><u>1.54</u></u>
		100%		100%

2006 PREMIUM RATES

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

<u>Rate Group</u>	<u>Description</u>	<u>New Claims Cost</u> (\$)	<u>Overhead</u> (\$)	<u>Unfunded Liability</u> (\$)	<u>(Gain)/Loss</u> (\$)	<u>2006 Premium Rate</u> (\$)
604	FOOD, SALES	1.034	0.431	0.732	0.047	2.24
606	GROCERY AND CONVENIENCE STORES	0.644	0.350	0.456	0.030	1.48
607	SPECIALTY FOOD STORES	1.550	0.539	1.097	0.070	3.26
608	BEER STORES	1.886	0.609	1.336	0.086	3.92
612	AGRICULTURAL PRODUCTS, SALES	1.082	0.448	0.766	0.049	2.35
630	VEHICLE SERVICES AND REPAIRS	1.625	0.554	1.151	0.074	3.40
633	PETROLEUM PRODUCTS, SALES	0.966	0.424	0.684	0.044	2.12
636	OTHER SALES	0.532	0.303	0.377	0.024	1.24
638	PHARMACIES	0.197	0.120	0.140	0.009	0.47
641	CLOTHING STORES	0.443	0.254	0.314	0.020	1.03
657	AUTOMOBILE AND TRUCK DEALERS	0.270	0.159	0.191	0.013	0.63
668	COMPUTER, ELECTRONIC AND ELECTRICAL EQUIPMENT, SALES	0.173	0.106	0.122	0.008	0.41
670	MACHINERY AND OTHER VEHICLES, SALES	0.714	0.371	0.506	0.033	1.62
681	LUMBER AND BUILDERS SUPPLY	1.307	0.495	0.926	0.059	2.79
685	METAL PRODUCTS, WHOLESALE	1.307	0.495	0.926	0.059	2.79
689	WASTE MATERIALS RECYCLING	3.147	0.867	2.228	0.142	6.38
CLASS: F	RETAIL AND WHOLESALE TRADES	0.718	0.326	0.508	0.033	1.59