



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

SECTION 6G

*Class G –
Construction*

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

RATE GROUP 704: ELECTRICAL AND INCIDENTAL CONSTRUCTION SERVICES

(CLASS G: CONSTRUCTION)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
2000	\$1,029,700,595	\$59,300	\$39,402	26,133	594	2.27%
2001	\$1,122,277,689	\$60,600	\$40,843	27,478	595	2.17%
2002	\$1,216,600,345	\$64,600	\$41,926	29,018	568	1.96%
2003	\$1,357,250,207	\$65,600	\$43,535	31,176	548	1.76%
2004	\$1,360,980,425	\$66,800	\$43,541	31,257	602	1.93%
2005	\$1,450,881,348	\$67,700	\$44,934	32,288	609	1.89%
2006	\$1,513,878,616	\$69,400	\$45,608	33,192	608	1.83%

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

RATE GROUP 707: MECHANICAL AND SHEET METAL WORK

(CLASS G: CONSTRUCTION)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
2000	\$1,437,382,070	\$59,300	\$41,239	34,855	943	2.71%
2001	\$1,620,456,437	\$60,600	\$42,853	37,814	993	2.63%
2002	\$1,772,455,058	\$64,600	\$43,788	40,478	926	2.29%
2003	\$1,951,219,574	\$65,600	\$43,234	45,132	948	2.10%
2004	\$2,011,730,585	\$66,800	\$44,340	45,371	997	2.20%
2005	\$2,144,617,461	\$67,700	\$45,759	46,868	1,009	2.15%
2006	\$2,237,736,751	\$69,400	\$46,445	48,180	1,006	2.09%

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

RATE GROUP 711: ROADBUILDING AND EXCAVATING

(CLASS G: CONSTRUCTION)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
2000	\$984,067,634	\$59,300	\$42,278	23,276	560	2.41%
2001	\$1,070,605,636	\$60,600	\$43,580	24,566	537	2.19%
2002	\$1,091,546,225	\$64,600	\$43,777	24,934	503	2.02%
2003	\$1,139,042,889	\$65,600	\$43,766	26,026	501	1.92%
2004	\$1,264,699,123	\$66,800	\$44,565	28,379	523	1.84%
2005	\$1,348,240,088	\$67,700	\$45,991	29,316	529	1.80%
2006	\$1,406,780,673	\$69,400	\$46,681	30,137	528	1.75%

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

RATE GROUP 719: INSIDE FINISHING

(CLASS G: CONSTRUCTION)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
2000	\$603,360,933	\$59,300	\$38,858	15,527	533	3.43%
2001	\$702,706,255	\$60,600	\$40,791	17,227	536	3.11%
2002	\$813,130,865	\$64,600	\$40,299	20,177	519	2.57%
2003	\$893,145,968	\$65,600	\$37,744	23,663	529	2.24%
2004	\$923,360,577	\$66,800	\$38,494	23,987	579	2.41%
2005	\$984,354,083	\$67,700	\$39,726	24,779	586	2.36%
2006	\$1,027,094,738	\$69,400	\$40,322	25,473	584	2.29%

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

RATE GROUP 723: INDUSTRIAL, COMMERCIAL & INSTITUTIONAL CONSTRUCTION

(CLASS G: CONSTRUCTION)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
2000	\$842,847,125	\$59,300	\$37,529	22,459	504	2.24%
2001	\$898,537,536	\$60,600	\$39,380	22,817	528	2.31%
2002	\$968,756,890	\$64,600	\$39,582	24,475	500	2.04%
2003	\$1,053,826,614	\$65,600	\$40,959	25,729	461	1.79%
2004	\$1,046,246,948	\$66,800	\$41,290	25,339	450	1.78%
2005	\$1,115,357,836	\$67,700	\$42,611	26,175	455	1.74%
2006	\$1,163,786,674	\$69,400	\$43,250	26,908	454	1.69%

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

RATE GROUP 728: ROOFING

(CLASS G: CONSTRUCTION)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
2000	\$194,650,264	\$59,300	\$34,319	5,672	269	4.74%
2001	\$225,137,223	\$60,600	\$33,537	6,713	287	4.28%
2002	\$239,105,296	\$64,600	\$35,014	6,829	281	4.11%
2003	\$253,944,408	\$65,600	\$33,835	7,505	254	3.38%
2004	\$277,176,735	\$66,800	\$34,757	7,975	285	3.57%
2005	\$295,485,921	\$67,700	\$35,869	8,238	288	3.50%
2006	\$308,315,920	\$69,400	\$36,407	8,469	288	3.40%

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

RATE GROUP 732: HEAVY CIVIL CONSTRUCTION

(CLASS G: CONSTRUCTION)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
2000	\$288,633,607	\$59,300	\$49,908	5,783	160	2.77%
2001	\$293,467,176	\$60,600	\$49,787	5,894	128	2.17%
2002	\$299,670,288	\$64,600	\$51,710	5,795	121	2.09%
2003	\$319,142,899	\$65,600	\$50,092	6,371	128	2.01%
2004	\$360,387,777	\$66,800	\$52,119	6,915	149	2.15%
2005	\$384,193,552	\$67,700	\$53,787	7,143	151	2.11%
2006	\$400,875,236	\$69,400	\$54,594	7,343	150	2.04%

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

RATE GROUP 737: MILLWRIGHTING AND WELDING

(CLASS G: CONSTRUCTION)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
2000	\$313,867,164	\$59,300	\$42,971	7,304	270	3.70%
2001	\$341,922,413	\$60,600	\$42,256	8,092	243	3.00%
2002	\$393,585,728	\$64,600	\$42,872	9,180	223	2.43%
2003	\$470,775,085	\$65,600	\$46,640	10,094	271	2.68%
2004	\$453,871,776	\$66,800	\$45,568	9,960	259	2.60%
2005	\$483,852,730	\$67,700	\$47,026	10,289	262	2.55%
2006	\$504,861,616	\$69,400	\$47,732	10,577	261	2.47%

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

RATE GROUP 741: MASONRY

(CLASS G: CONSTRUCTION)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
2000	\$229,781,560	\$59,300	\$42,895	5,357	298	5.56%
2001	\$262,026,625	\$60,600	\$46,472	5,638	336	5.96%
2002	\$293,051,799	\$64,600	\$45,770	6,403	284	4.44%
2003	\$345,952,079	\$65,600	\$46,279	7,475	316	4.23%
2004	\$330,384,098	\$66,800	\$47,714	6,924	288	4.16%
2005	\$352,207,950	\$67,700	\$49,241	7,152	291	4.07%
2006	\$367,500,819	\$69,400	\$49,979	7,352	291	3.96%

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

RATE GROUP 748: FORM WORK AND DEMOLITION

(CLASS G: CONSTRUCTION)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
2000	\$160,634,985	\$59,300	\$44,788	3,587	209	5.83%
2001	\$186,100,499	\$60,600	\$48,034	3,874	241	6.22%
2002	\$199,690,959	\$64,600	\$49,052	4,071	228	5.60%
2003	\$203,419,680	\$65,600	\$48,682	4,179	232	5.55%
2004	\$232,200,012	\$66,800	\$50,289	4,617	247	5.35%
2005	\$247,538,216	\$67,700	\$51,898	4,769	250	5.24%
2006	\$258,286,325	\$69,400	\$52,677	4,903	249	5.08%

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

RATE GROUP 751: SIDING AND OUTSIDE FINISHING

(CLASS G: CONSTRUCTION)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
2000	\$328,501,792	\$59,300	\$37,609	8,735	445	5.09%
2001	\$390,709,606	\$60,600	\$36,559	10,687	462	4.32%
2002	\$442,657,782	\$64,600	\$39,310	11,261	451	4.00%
2003	\$471,215,707	\$65,600	\$39,020	12,076	469	3.88%
2004	\$510,911,737	\$66,800	\$40,365	12,657	528	4.17%
2005	\$544,660,523	\$67,700	\$41,657	13,075	534	4.08%
2006	\$568,309,683	\$69,400	\$42,282	13,441	533	3.97%

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

RATE GROUP 764: HOMEBUILDING

(CLASS G: CONSTRUCTION)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
2000	\$782,255,659	\$59,300	\$34,477	22,689	1,149	5.06%
2001	\$912,575,698	\$60,600	\$35,847	25,458	1,281	5.03%
2002	\$1,093,071,282	\$64,600	\$36,021	30,345	1,251	4.12%
2003	\$1,152,854,839	\$65,600	\$35,953	32,066	1,267	3.95%
2004	\$1,228,551,464	\$66,800	\$36,557	33,606	1,346	4.01%
2005	\$1,309,704,660	\$67,700	\$37,727	34,715	1,362	3.92%
2006	\$1,366,572,036	\$69,400	\$38,293	35,687	1,358	3.81%

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

CLASS G: CONSTRUCTION

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate
2000	\$7,195,683,388	\$59,300	\$39,673	181,377	5,934	3.27%
2001	\$8,026,522,793	\$60,600	\$40,898	196,258	6,167	3.14%
2002	\$8,823,322,517	\$64,600	\$41,431	212,966	5,855	2.75%
2003	\$9,611,789,949	\$65,600	\$41,521	231,492	5,924	2.56%
2004	\$10,000,501,257	\$66,800	\$42,199	236,987	6,253	2.64%
2005	\$10,661,094,368	\$67,700	\$43,549	244,807	6,326	2.58%
2006	\$11,123,999,086	\$69,400	\$44,202	251,662	6,310	2.51%

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>	
704	ELECTRICAL AND INCIDENTAL CONSTRUCTION SERVICES	73%	37,459	3.25
707	MECHANICAL AND SHEET METAL WORK	82%	41,988	4.02
711	ROADBUILDING AND EXCAVATING	116%	59,782	4.55
719	INSIDE FINISHING	110%	56,706	6.75
723	INDUSTRIAL, COMMERCIAL & INSTITUTIONAL CONSTRUCTION	110%	56,519	4.58
728	ROOFING	118%	60,841	12.53
732	HEAVY CIVIL CONSTRUCTION	153%	78,805	6.26
737	MILLWRIGHTING AND WELDING	112%	57,420	6.32
741	MASONRY	141%	72,482	11.79
748	FORM WORK AND DEMOLITION	149%	76,762	15.40
751	SIDING AND OUTSIDE FINISHING	85%	43,865	8.90
764	HOMEBUILDING	87%	44,868	9.72
CLASS: G	CONSTRUCTION		51,379	6.18

* 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 704: ELECTRICAL AND INCIDENTAL CONSTRUCTION SERVICES

(CLASS G: CONSTRUCTION)

<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub-Component</u>	<u>Premium Rate Component</u>
B.1	WSIB Administrative	0.381
B.2	Legislative Obligations	
	WSIAT	0.018
	Office of Worker Advisor	0.008
	Office of Employer Advisor	0.003
	OHSA	0.080
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work & Health	0.004
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	Sub-Total	0.113
B.3	Accident Prevention	
	CSAO	0.087
B.4	TOTAL OVERHEAD EXPENSES	0.581

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

RATE GROUP 707: MECHANICAL AND SHEET METAL WORK

(CLASS G: CONSTRUCTION)

<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub-Component</u>	<u>Premium Rate Component</u>
B.1	WSIB Administrative	0.437
B.2	Legislative Obligations	
	WSIAT	0.021
	Office of Worker Advisor	0.010
	Office of Employer Advisor	0.003
	OHSA	0.092
	Mine Rescue	0.000
	Program Administration	0.001
	Institute of Work & Health	0.006
	Sub-Total	0.133
B.3	Accident Prevention	
	CSAO	0.095
B.4	TOTAL OVERHEAD EXPENSES	0.664

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

RATE GROUP 711: ROADBUILDING AND EXCAVATING

(CLASS G: CONSTRUCTION)

<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub-Component</u>	<u>Premium Rate Component</u>
B.1	WSIB Administrative	0.477
B.2	Legislative Obligations	
	WSIAT	0.022
	Office of Worker Advisor	0.010
	Office of Employer Advisor	0.003
	OHSA	0.101
	Mine Rescue	0.000
	Program Administration	0.001
	Institute of Work & Health	0.006
	Sub-Total	0.143
B.3	Accident Prevention	
	CSAO	0.100
B.4	TOTAL OVERHEAD EXPENSES	0.721

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

RATE GROUP 719: INSIDE FINISHING

(CLASS G: CONSTRUCTION)

<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub-Component</u>	<u>Premium Rate Component</u>
B.1	WSIB Administrative	0.641
B.2	Legislative Obligations	
	WSIAT	0.030
	Office of Worker Advisor	0.014
	Office of Employer Advisor	0.004
	OHSA	0.136
	Mine Rescue	0.000
	Program Administration	0.001
	Institute of Work & Health	0.008
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	Sub-Total	0.193
B.3	Accident Prevention	
	CSAO	0.122
B.4	TOTAL OVERHEAD EXPENSES	0.957

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

RATE GROUP 723: INDUSTRIAL, COMMERCIAL & INSTITUTIONAL CONSTRUCTION

(CLASS G: CONSTRUCTION)

<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub-Component</u>	<u>Premium Rate Component</u>
B.1	WSIB Administrative	0.480
B.2	Legislative Obligations	
	WSIAT	0.022
	Office of Worker Advisor	0.010
	Office of Employer Advisor	0.003
	OHSA	0.101
	Mine Rescue	0.000
	Program Administration	0.001
	Institute of Work & Health	0.006
	Sub-Total	0.143
B.3	Accident Prevention	
	CSAO	0.100
B.4	TOTAL OVERHEAD EXPENSES	0.724

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

RATE GROUP 728: ROOFING

(CLASS G: CONSTRUCTION)

<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub-Component</u>	<u>Premium Rate Component</u>
B.1	WSIB Administrative	1.073
B.2	Legislative Obligations	
	WSIAT	0.051
	Office of Worker Advisor	0.023
	Office of Employer Advisor	0.008
	OHSA	0.229
	Mine Rescue	0.000
	Program Administration	0.001
	Institute of Work & Health	0.012
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	Sub-Total	0.324
B.3	Accident Prevention	
	CSAO	0.178
B.4	TOTAL OVERHEAD EXPENSES	1.576

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

RATE GROUP 732: HEAVY CIVIL CONSTRUCTION

(CLASS G: CONSTRUCTION)

<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub-Component</u>	<u>Premium Rate Component</u>
B.1	WSIB Administrative	0.605
B.2	Legislative Obligations	
	WSIAT	0.029
	Office of Worker Advisor	0.013
	Office of Employer Advisor	0.004
	OHSA	0.128
	Mine Rescue	0.000
	Program Administration	0.001
	Institute of Work & Health	0.007
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	Sub-Total	0.182
B.3	Accident Prevention	
	CSAO	0.117
B.4	TOTAL OVERHEAD EXPENSES	0.905

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

RATE GROUP 737: MILLWRIGHTING AND WELDING

(CLASS G: CONSTRUCTION)

<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub-Component</u>	<u>Premium Rate Component</u>
B.1	WSIB Administrative	0.609
B.2	Legislative Obligations	
	WSIAT	0.029
	Office of Worker Advisor	0.013
	Office of Employer Advisor	0.004
	OHSA	0.129
	Mine Rescue	0.000
	Program Administration	0.001
	Institute of Work & Health	0.007
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	Sub-Total	0.184
B.3	Accident Prevention	
	CSAO	0.117
B.4	TOTAL OVERHEAD EXPENSES	0.910

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

RATE GROUP 741: MASONRY

(CLASS G: CONSTRUCTION)

<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub-Component</u>	<u>Premium Rate Component</u>
B.1	WSIB Administrative	1.017
B.2	Legislative Obligations	
	WSIAT	0.047
	Office of Worker Advisor	0.022
	Office of Employer Advisor	0.008
	OHSA	0.217
	Mine Rescue	0.000
	Program Administration	0.001
	Institute of Work & Health	0.012
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	Sub-Total	0.308
B.3	Accident Prevention	
	CSAO	0.171
B.4	TOTAL OVERHEAD EXPENSES	1.496

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

RATE GROUP 748: FORM WORK AND DEMOLITION

(CLASS G: CONSTRUCTION)

<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub-Component</u>	<u>Premium Rate Component</u>
B.1	WSIB Administrative	1.286
B.2	Legislative Obligations	
	WSIAT	0.061
	Office of Worker Advisor	0.028
	Office of Employer Advisor	0.010
	OHSA	0.275
	Mine Rescue	0.000
	Program Administration	0.002
	Institute of Work & Health	0.015
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	Sub-Total	0.391
B.3	Accident Prevention	
	CSAO	0.206
B.4	TOTAL OVERHEAD EXPENSES	1.883

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

RATE GROUP 751: SIDING AND OUTSIDE FINISHING

(CLASS G: CONSTRUCTION)

<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub-Component</u>	<u>Premium Rate Component</u>
B.1	WSIB Administrative	0.801
B.2	Legislative Obligations	
	WSIAT	0.038
	Office of Worker Advisor	0.018
	Office of Employer Advisor	0.006
	OHSA	0.170
	Mine Rescue	0.000
	Program Administration	0.001
	Institute of Work & Health	0.009
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	Sub-Total	0.241
B.3	Accident Prevention	
	CSAO	0.143
B.4	TOTAL OVERHEAD EXPENSES	1.187

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

RATE GROUP 764: HOMEBUILDING

(CLASS G: CONSTRUCTION)

<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub-Component</u>	<u>Premium Rate Component</u>
B.1	WSIB Administrative	0.864
B.2	Legislative Obligations	
	WSIAT	0.041
	Office of Worker Advisor	0.019
	Office of Employer Advisor	0.007
	OHSA	0.184
	Mine Rescue	0.000
	Program Administration	0.001
	Institute of Work & Health	0.010
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	Sub-Total	0.261
B.3	Accident Prevention	
	CSAO	0.151
B.4	TOTAL OVERHEAD EXPENSES	1.275

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

CLASS G: CONSTRUCTION

<u>Overhead Expenses Component</u>	<u>Overhead Expenses Sub-Component</u>	<u>Premium Rate Component</u>
B.1	WSIB Administrative	0.599
B.2	Legislative Obligations	
	WSIAT	0.028
	Office of Worker Advisor	0.013
	Office of Employer Advisor	0.004
	OHSA	0.127
	Mine Rescue	0.000
	Program Administration	0.001
	Institute of Work & Health	0.007
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	Sub-Total	0.181
B.3	Accident Prevention	0.116
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B.4	TOTAL OVERHEAD EXPENSES	0.895

2006 PREMIUM RATE COMPONENTS

RATE GROUP 704: ELECTRICAL AND INCIDENTAL CONSTRUCTION SERVICES

(CLASS G: CONSTRUCTION)

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	1.527		1.397	
2. Second Injury Enhancement Fund (SIEF)				
a. <i>minus</i> Relief	(0.328)		(0.299)	
b. <i>plus</i> Transfer Charge	0.323		0.290	
3. NET NEW CLAIMS COST	<u>1.523</u>	1.523	<u>1.389</u>	1.389
		47%		47%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.381		0.388	
2. Legislative Obligations	0.113		0.106	
3. Accident Prevention	0.087		0.084	
4. TOTAL OVERHEAD EXPENSES	<u>0.581</u>	0.581	<u>0.579</u>	0.579
		18%		20%
C. UNFUNDED LIABILITY		1.078		0.957
		33%		33%
D. (GAIN)/LOSS		<u>0.066</u>		<u>0.014</u>
		2%		0%
E. TOTAL PREMIUM RATE (A+B+C+D)		<u><u>3.25</u></u>		<u><u>2.94</u></u>
		100%		100%

2006 PREMIUM RATE COMPONENTS

RATE GROUP 707: MECHANICAL AND SHEET METAL WORK

(CLASS G: CONSTRUCTION)

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	1.916		1.777	
2. Second Injury Enhancement Fund (SIEF)				
a. <i>minus</i> Relief	(0.407)		(0.377)	
b. <i>plus</i> Transfer Charge	0.406		0.369	
3. NET NEW CLAIMS COST	<u>1.915</u>	1.915	<u>1.770</u>	1.770
		48%		48%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.437		0.448	
2. Legislative Obligations	0.133		0.123	
3. Accident Prevention	0.095		0.091	
4. TOTAL OVERHEAD EXPENSES	<u>0.664</u>	0.664	<u>0.662</u>	0.662
		17%		18%
C. UNFUNDED LIABILITY		1.356		1.220
		34%		33%
D. (GAIN)/LOSS		<u>0.082</u>		<u>0.018</u>
		2%		0%
E. TOTAL PREMIUM RATE (A+B+C+D)		<u><u>4.02</u></u>		<u><u>3.67</u></u>
		100%		100%

2006 PREMIUM RATE COMPONENTS

RATE GROUP 711: ROADBUILDING AND EXCAVATING

(CLASS G: CONSTRUCTION)

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	2.277		2.115	
2. Second Injury Enhancement Fund (SIEF)				
a. <i>minus</i> Relief	(0.576)		(0.511)	
b. <i>plus</i> Transfer Charge	0.482		0.440	
3. NET NEW CLAIMS COST	2.184	2.184	2.045	2.045
		48%		49%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.477		0.491	
2. Legislative Obligations	0.143		0.135	
3. Accident Prevention	0.100		0.097	
4. TOTAL OVERHEAD EXPENSES	0.721	0.721	0.724	0.724
		16%		17%
C. UNFUNDED LIABILITY		1.546		1.409
		34%		34%
D. (GAIN)/LOSS		0.094		0.021
		2%		1%
E. TOTAL PREMIUM RATE (A+B+C+D)	4.55	100%	4.20	100%

2006 PREMIUM RATE COMPONENTS

RATE GROUP 719: INSIDE FINISHING

(CLASS G: CONSTRUCTION)

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	3.273		3.144	
2. Second Injury Enhancement Fund (SIEF)				
a. <i>minus</i> Relief	(0.660)		(0.602)	
b. <i>plus</i> Transfer Charge	0.693		0.653	
3. NET NEW CLAIMS COST	<u>3.306</u>	3.306	<u>3.196</u>	3.196
		49%		50%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.641		0.673	
2. Legislative Obligations	0.193		0.186	
3. Accident Prevention	0.122		0.119	
4. TOTAL OVERHEAD EXPENSES	<u>0.957</u>	0.957	<u>0.977</u>	0.977
		14%		15%
C. UNFUNDED LIABILITY		2.341		2.203
		35%		34%
D. (GAIN)/LOSS		<u>0.142</u>		<u>0.032</u>
		2%		0%
E. TOTAL PREMIUM RATE (A+B+C+D)		<u><u>6.75</u></u>		<u><u>6.41</u></u>
		100%		100%

2006 PREMIUM RATE COMPONENTS

RATE GROUP 723: INDUSTRIAL, COMMERCIAL & INSTITUTIONAL CONSTRUCTION

(CLASS G: CONSTRUCTION)

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	2.238		2.246	
2. Second Injury Enhancement Fund (SIEF)				
a. <i>minus</i> Relief	(0.509)		(0.449)	
b. <i>plus</i> Transfer Charge	0.474		0.467	
3. NET NEW CLAIMS COST	<u>2.203</u>	2.203	<u>2.265</u>	2.265
		48%		49%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.480		0.526	
2. Legislative Obligations	0.143		0.145	
3. Accident Prevention	0.100		0.101	
4. TOTAL OVERHEAD EXPENSES	<u>0.724</u>	0.724	<u>0.772</u>	0.772
		16%		17%
C. UNFUNDED LIABILITY		1.560		1.561
		34%		34%
D. (GAIN)/LOSS		<u>0.095</u>		<u>0.023</u>
		2%		0%
E. TOTAL PREMIUM RATE (A+B+C+D)		<u><u>4.58</u></u>		<u><u>4.62</u></u>
		100%		100%

2006 PREMIUM RATE COMPONENTS

RATE GROUP 728: ROOFING

(CLASS G: CONSTRUCTION)

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	5.768		5.445	
2. Second Injury Enhancement Fund (SIEF)				
a. <i>minus</i> Relief	(0.731)		(0.678)	
b. <i>plus</i> Transfer Charge	1.222		1.132	
3. NET NEW CLAIMS COST	6.259	6.259	5.899	5.899
		50%		51%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	1.073		1.099	
2. Legislative Obligations	0.324		0.302	
3. Accident Prevention	0.178		0.172	
4. TOTAL OVERHEAD EXPENSES	1.576	1.576	1.574	1.574
		13%		14%
C. UNFUNDED LIABILITY		4.431		4.066
		35%		35%
D. (GAIN)/LOSS		0.268		0.059
		2%		1%
E. TOTAL PREMIUM RATE (A+B+C+D)	<u>12.53</u>	<u>100%</u>	<u>11.60</u>	<u>100%</u>

2006 PREMIUM RATE COMPONENTS

RATE GROUP 732: HEAVY CIVIL CONSTRUCTION

(CLASS G: CONSTRUCTION)

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	2.993		2.884	
2. Second Injury Enhancement Fund (SIEF)				
a. <i>minus</i> Relief	(0.568)		(0.583)	
b. <i>plus</i> Transfer Charge	0.634		0.599	
3. NET NEW CLAIMS COST	<u>3.059</u>	3.059	<u>2.901</u>	2.901
		49%		50%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.605		0.626	
2. Legislative Obligations	0.182		0.172	
3. Accident Prevention	0.117		0.113	
4. TOTAL OVERHEAD EXPENSES	<u>0.905</u>	0.905	<u>0.912</u>	0.912
		14%		16%
C. UNFUNDED LIABILITY		2.166		1.999
		35%		34%
D. (GAIN)/LOSS		<u>0.131</u>		<u>0.029</u>
		2%		0%
E. TOTAL PREMIUM RATE (A+B+C+D)		<u><u>6.26</u></u>		<u><u>5.84</u></u>
		100%		100%

2006 PREMIUM RATE COMPONENTS

RATE GROUP 737: MILLWRIGHTING AND WELDING

(CLASS G: CONSTRUCTION)

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		3.024	
2. Second Injury Enhancement Fund (SIEF)				
a. <i>minus</i> Relief	(0.562)		(0.564)	
b. <i>plus</i> Transfer Charge	0.638		0.629	
3. NET NEW CLAIMS COST	<u>3.090</u>	3.090	<u>3.089</u>	3.089
		49%		50%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.609		0.656	
2. Legislative Obligations	0.184		0.179	
3. Accident Prevention	0.117		0.117	
4. TOTAL OVERHEAD EXPENSES	<u>0.910</u>	0.910	<u>0.954</u>	0.954
		14%		15%
C. UNFUNDED LIABILITY		2.188		2.129
		35%		34%
D. (GAIN)/LOSS		<u>0.132</u>		<u>0.031</u>
		2%		1%
E. TOTAL PREMIUM RATE (A+B+C+D)		<u><u>6.32</u></u>		<u><u>6.20</u></u>
		100%		100%

2006 PREMIUM RATE COMPONENTS

RATE GROUP 741: MASONRY

(CLASS G: CONSTRUCTION)

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	5.825		5.765	
2. Second Injury Enhancement Fund (SIEF)				
a. <i>minus</i> Relief	(1.182)		(1.149)	
b. <i>plus</i> Transfer Charge	1.234		1.198	
3. NET NEW CLAIMS COST	5.878	5.878	5.815	5.815
		50%		51%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	1.017		1.086	
2. Legislative Obligations	0.308		0.297	
3. Accident Prevention	0.171		0.170	
4. TOTAL OVERHEAD EXPENSES	1.496	1.496	1.555	1.555
		13%		14%
C. UNFUNDED LIABILITY		4.161		4.008
		35%		35%
D. (GAIN)/LOSS		0.251		0.059
		2%		1%
E. TOTAL PREMIUM RATE (A+B+C+D)	11.79	100%	11.44	100%

2006 PREMIUM RATE COMPONENTS

RATE GROUP 748: FORM WORK AND DEMOLITION

(CLASS G: CONSTRUCTION)

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	7.511		7.705	
2. Second Injury Enhancement Fund (SIEF)				
a. <i>minus</i> Relief	(1.382)		(1.507)	
b. <i>plus</i> Transfer Charge	1.591		1.602	
3. NET NEW CLAIMS COST	<u>7.720</u>	7.720	50%	<u>7.800</u>
			7.800	51%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	1.286		1.399	
2. Legislative Obligations	0.391		0.384	
3. Accident Prevention	0.206		0.209	
4. TOTAL OVERHEAD EXPENSES	<u>1.883</u>	1.883	12%	<u>1.994</u>
			1.994	13%
C. UNFUNDED LIABILITY				
		5.466	35%	5.376
				35%
D. (GAIN)/LOSS				
	<u>0.330</u>	<u>2%</u>	<u>0.078</u>	<u>1%</u>
E. TOTAL PREMIUM RATE (A+B+C+D)				
	<u><u>15.40</u></u>	<u>100%</u>	<u><u>15.25</u></u>	<u>100%</u>

2006 PREMIUM RATE COMPONENTS

RATE GROUP 751: SIDING AND OUTSIDE FINISHING

(CLASS G: CONSTRUCTION)

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	4.176		3.748	
2. Second Injury Enhancement Fund (SIEF)				
a. <i>minus</i> Relief	(0.657)		(0.438)	
b. <i>plus</i> Transfer Charge	0.884		0.779	
3. NET NEW CLAIMS COST	4.403	4.403	4.090	4.090
		49%		50%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.801		0.814	
2. Legislative Obligations	0.241		0.223	
3. Accident Prevention	0.143		0.136	
4. TOTAL OVERHEAD EXPENSES	1.187	1.187	1.174	1.174
		13%		14%
C. UNFUNDED LIABILITY		3.117		2.819
		35%		35%
D. (GAIN)/LOSS		0.188		0.041
		2%		1%
E. TOTAL PREMIUM RATE (A+B+C+D)	8.90	100%	8.12	100%

2006 PREMIUM RATE COMPONENTS

RATE GROUP 764: HOMEBUILDING

(CLASS G: CONSTRUCTION)

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	4.526		4.571	
2. Second Injury Enhancement Fund (SIEF)				
a. <i>minus</i> Relief	(0.660)		(0.633)	
b. <i>plus</i> Transfer Charge	0.958		0.950	
3. NET NEW CLAIMS COST	<u>4.825</u>	4.825	50%	<u>4.889</u>
			4.889	51%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.864		0.940	
2. Legislative Obligations	0.261		0.258	
3. Accident Prevention	0.151		0.152	
4. TOTAL OVERHEAD EXPENSES	<u>1.275</u>	1.275	13%	<u>1.351</u>
			1.351	14%
C. UNFUNDED LIABILITY		3.416	35%	3.370
				35%
D. (GAIN)/LOSS		<u>0.206</u>	2%	<u>0.049</u>
				1%
E. TOTAL PREMIUM RATE (A+B+C+D)		<u><u>9.72</u></u>	<u>100%</u>	<u><u>9.66</u></u>
				<u>100%</u>

2006 PREMIUM RATE COMPONENTS

CLASS G: CONSTRUCTION

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	2.958		2.818	
2. Second Injury Enhancement Fund (SIEF)				
a. <i>minus</i> Relief	(0.566)		(0.516)	
b. <i>plus</i> Transfer Charge	0.627		0.586	
3. NET NEW CLAIMS COST	<u>3.020</u>	3.020	<u>2.888</u>	2.888
		49%		50%
B. OVERHEAD EXPENSES				
1. WSIB Administrative	0.599		0.624	
2. Legislative Obligations	0.181		0.171	
3. Accident Prevention	0.116		0.113	
4. TOTAL OVERHEAD EXPENSES	<u>0.895</u>	0.895	<u>0.909</u>	0.909
		14%		16%
C. UNFUNDED LIABILITY		2.138		1.991
		35%		34%
D. (GAIN)/LOSS		<u>0.129</u>		<u>0.029</u>
		2%		0%
E. TOTAL PREMIUM RATE (A+B+C+D)		<u><u>6.18</u></u>		<u><u>5.82</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> (\$)
704	ELECTRICAL AND INCIDENTAL CONSTRUCTION SERVICES	1.523	0.581	1.078	0.066	3.25
707	MECHANICAL AND SHEET METAL WORK	1.915	0.664	1.356	0.082	4.02
711	ROADBUILDING AND EXCAVATING	2.184	0.721	1.546	0.094	4.55
719	INSIDE FINISHING	3.306	0.957	2.341	0.142	6.75
723	INDUSTRIAL, COMMERCIAL & INSTITUTIONAL CONSTRUCTION	2.203	0.724	1.560	0.095	4.58
728	ROOFING	6.259	1.576	4.431	0.268	12.53
732	HEAVY CIVIL CONSTRUCTION	3.059	0.905	2.166	0.131	6.26
737	MILLWRIGHTING AND WELDING	3.090	0.910	2.188	0.132	6.32
741	MASONRY	5.878	1.496	4.161	0.251	11.79
748	FORM WORK AND DEMOLITION	7.720	1.883	5.466	0.330	15.40
751	SIDING AND OUTSIDE FINISHING	4.403	1.187	3.117	0.188	8.90
764	HomeBUILDING	4.825	1.275	3.416	0.206	9.72
CLASS: G	CONSTRUCTION	3.020	0.895	2.138	0.129	6.18