

Classification and rate setting structure changes

Each year, when we set premium rates for the next year, we review and evaluate our classification units to ensure we continue to provide fair insurance rates.

We group employers into specific classifications (called classification units, or CUs), based on their industrial activities. By grouping employers in similar industries that have similar levels of risk, we are able to set rates to reflect that risk and thus charge industries the appropriate rates.

This year, we are proposing to merge or move the classification units shown on the following page starting January 1, 2021. Our Board of Directors considers all feedback before approving the final rates. You can contact us with questions or feedback about the proposed changes to the classification system until October 15, 2020.

What does this mean for you?

We are proposing to move or merge the CUs on the following page.

In late October, you will receive a letter confirming your classification and advising you of your firm's experience-adjusted net rate for 2021.

Value and Benefits

WorkSafeBC insurance coverage is a no-fault insurance system that protects both the employers who pay for it and the workers who receive benefits.

No-fault protection

WorkSafeBC insurance protects employers from being sued by workers for injuries that occur on the job. In exchange, employer premiums cover the cost of health care and rehabilitation services as well as wage-loss benefits.

Worker coverage

All workers in B.C. are automatically covered for compensation and rehabilitation support for any work-related injury, illness, or disease. They're also protected from lawsuits by other workers who are injured on the job.

Tools and expert advice

We provide resources and consultation to help you with workplace safety, injury prevention, and disability management and return-to-work programs for injured workers.

Collective liability

The costs of claims are shared by the employers in your industry, so you never have to bear the full cost of a claim. Premium rates in B.C. are among the lowest in North America.

Did you know?

We are upgrading our online employer services to help you conduct your business with us more efficiently, including:

- A new payroll reporting dashboard
- A new Fast File and Pay application
- Streamlined reporting for all your accounts

Learn more at worksafebc.com/onlinereportandpay

Contact us

- Email us at rates@worksafebc.com
- Call us at 604.247.7333

Learn more at worksafebc.com/rates

Proposed and potential changes to the classification structure

CUs to be merged January 1, 2021

CU to be merged	with
Candle, Polish, or Other Wax Product Manufacture	Cosmetic or Plastic Colour Concentrate Manufacture
Recording Studio	Audio Video Post-Production or Animation Services
Ship Chandlery or Ship Husbandry	Wholesale (not elsewhere specified)
Taxidermy or Fur Tannery	Art, Craft, or Ornament Manufacture

CU name changes – effective January 1, 2021

Current CU name	changed to
Art, Craft, or Ornament Manufacture	Miscellaneous Art or Craft Product Manufacture (not elsewhere specified)
Audio Video Post-Production or Animation Services	Audio Video Post-Production, Animation Services, or Recording Studio
Cosmetic or Plastic Colour Concentrate Manufacture	Cosmetic, Wax Product, or Plastic Colour Concentrate Manufacture
Photography Studio or Photographic Services	Photography Studio, Photographic Services, or Videography Services

Proposed CU addition – effective January 1, 2021

Cannabis Cultivation, Processing, or Product Manufacture

Movement of CU to a new subsector

CU name	Current subsector/sector	Proposed new sector/subsector
Farrier Services	Service sector/ Professional, Scientific, and Technical Services subsector	Primary Resources sector/Agriculture subsector

Classification Unit movements to lower risk rate groups — effective January 1, 2021

- Commercial Stock Audit
- Feed Lot
- Drywalling or Acoustic Board Installation
- Horse Ranching
- Composting
- Ranch

Classification Unit movements to higher risk industry groups (within same rate groups) — effective January 1, 2021

- Travel Agency or Accommodation Registry
- Property Management (administration only)
- Industrial Camp Operations

Classification Unit movements to higher risk rate groups — effective January 1, 2021

- Street Cleaning
- Satellite TV Dish Sales, Service, or Installation
- Hay, Seed, Dry Animal Feed, or Other Similar Farm Product Wholesale
- Translating or Interpreting Services
- Legions and Other Similar Social Clubs
- Library or Resource Centre
- Armoured Car Service
- Packaged Office Supply
- Automatic Door or Gate Installation, Service or Repair
- Franchisor Services
- Sport Administration
- Ambulance or First Aid Services
- Newspaper, Magazine, Flyer Distribution or Contract Mail Delivery
- Interior Design
- Economic Development Organization Including Chamber of Commerce
- Farrier Services
- Funeral Undertaking

Classification Unit movements likely to higher risk rate groups — effective January 1, 2022

- Laboratory Services
- Fundraising/Charitable Organization
- Harbour Commission, Port Authority or Marine Piloting
- Explosives, Fireworks, Munitions Manufacture
- Soap, Bleach, Cleaner Manufacture
- Publishing (with Printing)
- Shellfish Farming
- Furniture Store
- Coffee/Tea/Herb/Spice Mfg
- Law Enforcement
- Commercial Diving
- Writing, Publishing, or Map Production (no print)
- Religious Organization
- Commercial, Retail Sign Shop or Mailing, Addressing, Copying Service
- Fertilizer Manufacture
- Oil Refining or Recycling
- Casino or Other Gaming Operations
- Commercial Sign Mfg/Install
- Butcher Shop
- Flour Mill or Rice Mill
- Recycling Depot
- Fin Fish Farming
- Illuminated Sign Mfg/Install
- Consulting (not elsewhere specified)
- Digital Printing
- Acid, Base, Salt, Chemical, Dye Manufacture
- Oil or Gas Production
- Fixed Wing Instrument Flight Rule
- Companion Service, Domestic Childcare
- Life and Job Skills Training
- Transportation Carrier Catering
- Sugar Refining and Packaging
- Fish Hatchery

September 2020