

Classification and rate setting structure changes

Each year when we set premium rates for the next year, we review the way we classify firms and industries. We do this 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 rather than by their occupations. By grouping employers in similar industries that have similar levels of risk, we can set rates to reflect that risk and thus charge industries the appropriate rates.

Classification units shown on the following page will expire or move starting January 1, 2024. Our Board of Directors considered feedback before approving the final rates.

What does this mean for you?

The Board of Directors has approved the 2024 industry classification structure and insurance rates. You will now be notified of your firm's industry classification and be advised of your firm's experience-adjusted net rate for 2024.

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

Every worker in B.C. is 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 injury prevention, workplace safety, disability management, and return-to-work programs for injured workers.

Collective liability

The costs of claims are shared by those in your industry, so you never have to bear the full cost of a claim.

And premium rates in B.C. are among the lowest in North America.

Did you know you can complete almost all your transactions with us — such as reporting your payroll, paying your premiums, and updating your address — online?

Sign up or log in to access these benefits:

- Easy, fast, and secure
- Pay by credit card or direct debit
- Real-time clearance

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Contact us

- Email us at rates@worksafebc.com

Learn more at worksafebc.com/rates

New and potential changes to the classification structure

CUs to be expired January 1, 2024

CUs to be expired	Represented under
Log Home Construction	House or Other Wood Frame General Contracting, Construction, or Renovation Work Manufacture, or Manufacture and Installation of Prefabricated Log Home Packages*
Computer Software Package Design and Production	Computer Software Consulting, Programming, Design, or Production*

* New name

CUs to be renamed January 1, 2024

Current 2023 CU Name	2024 CU Name
Manufacture, or Manufacture and Installation of Prefabricated Log Home Kits	Manufacture, or Manufacture and Installation of Prefabricated Log Home Packages
Computer Consulting or Custom Computer Programming	Computer Software Consulting, Programming, Design, or Production
Butcher Shop	Retail Butcher Shop

Movements to lower-risk rate groups January 1, 2024 — CUs

• Cargo Inspection	• Pilot Car or Auto Delivery Services	• Manufacture or Manufacture and Installation of Commercial Signs
• Plastering, Lathing, or Stucco Work	• Jewellery, Eyewear, Clock Repair, Keycutting, or Blade Sharpening	• Music Shop
• Retail Art Gallery & Picture Framing	• Retail Brewing or Wine Making Shop	• Bicycle Shop or Sports Equipment Rental
• Insulation Work or Fireproofing	• Furniture Refinishing or Restoration	• Miscellaneous Art or Craft Product Manufacture (n.e.s.)
• Blind or Drapery Track Manufacture	• Jewellery, Eyewear, Clock, Watch or Trophy Manufacture	• Orthotics or Prosthetics Manufacture, Sales, Service, or Repair
• Gasket or Filter Manufacture	• Carpet, Stuffed Toy, Broom, Fabric, or Similar Product Manufacture	• Convenience Store, Farm Market, or Specialty Food Store
• Furniture Store	• Garden or Landscaping Supply	• Retail Butcher Shop
• Transportation Carrier Catering	• Machine Shop	• Dairy Farming or Livestock Auctioning
• Metal Bed, Furniture, or Ladder Manufacture	• Metal Railing or Gate Manufacture	• Pier, Wharf, or Dry Dock Construction or Repair
• Steel Frame Erection, Repair, Painting, or Bridge Painting or Cleaning	• Structural Concrete Reservoir, Dam, Dyke, or Tunnel Construction or Repair (n.e.s.)	• Building Demolition
• Oil or Gas Drilling	• Oil or Gas Field Servicing	• Oil or Gas Pipeline Construction or Repair
• Furnace, Duct, or Air Vent Cleaning and Servicing	• Legions or Other Similar Social Clubs	

Movements to higher risk-rate groups January 1, 2024 — CUs

• Firewood Yard	• Awning or Awning Sign Manufacture	• Dental Laboratory
• Dentistry or Ancillary Dental Services	• Physician Professional Services	• Chiropractic Services, Chiropractic Care, or Chiropractic Practice
• Optometry	• Beer, Wine, or Liquor Store	• Park, Campground, or Trail Maintenance
• Cemetery or Crematorium	• Baked Goods Manufacture	• Cereal, Biscuit, Taco or Rice Product, Pasta, or Other Dry Food Product Manufacture (n.e.s.)
• Highway Maintenance	• Highway, Road, or Parking Lot Painting	• Snow or Ice Removal
• Abattoir	• Meat Cutting, Packing, Processing, Canning	• Diamond, Seismic, or Shot hole Drilling
• Plaining Mill	• Portable Wood Mill	• Wood Chip Mill
• Outdoor Sport Tour	• Distribution Centre	• Product Demonstration
• Excavation, or Private Landfill or Transfer Station Operation	• Public Art Gallery, Museum, or Other Special Interest Building Operation or Related Services	• Courier or Local Delivery Services

Potential movements to higher-risk rate groups January 1, 2025 — CUs

• Fitness Centre or Gym	• Hair Cutting, Styling or Esthetic Services	• Massage Parlour, Steam Bath, or Massage Services (n.e.s.)
• Materials, Light Equipment Testing (less than 500 lb.)	• Land Surveying	• Pipeline Inspection, Electrical Corrosion Control, or Heavy Equipment Inspection (greater than 500 lb.)
• Marine Vessel Surveying	• Gas Utilities	• Oil or Gas Transmission (oil or gas pipeline)
• Amusement Facility (n.e.s.)	• Live Performance Venue	• Organizing or Conducting Special Events
• Performing Arts	• Movie Theatre or Drive-In Theatre	• Photography Studio, Photographic Services, or Videography Services
• Aircraft Maintenance or Repair	• Hall Rental	• Parking Lot or Valet Parking
• Building Management, Building Rental, or Mobile Home Parks and Strata Corporations	• Mini Storage	• Fixed Wing Instrument Flight Rule Operation
• Harbour Commission, Port Authority or Marine Piloting	• Hiring or Providing Companion Services or Domestic Childcare	• Auto Parts Supply
• Sports and Entertainment Facility	• Apiary	• Berry Farming
• Vineyard	• Winery	• Building or Home Inspection
• Dry Cleaning Facility or Laundromat	• Locksmithing	• Major Household Appliance or Stationary Business Machines or Medical Equipment Service, Repair, or Installation
• Ornamental Plant Rental or Office Plant Services	• Paper Shredding	• Vending Machine, Washing Machine, Dryer, or Amusement Machine Distribution
• Blind or Drapery Installation, Cleaning or Repair	• Ferry Service	• Pleasure Boat, Motorcycle, Snowmobile or Other Leisure Craft Sales and Service
• Light Industrial Equipment, Machinery, or Power Tool Rental (less than 500 lb.)	• Ceramic or Terra Cotta Tile, Clay Brick, or other Ceramic or Clay Product Manufacture (n.e.s.)	• Die Casting or Non-Ferrous Foundry Operations
• Smelter	• Circus, Carnival, Rodeo, or Mechanical Amusement Ride	• Private Park, Garden, or Zoo
• Cellular, Microwave, Radar, or Transmission Tower Erection, Installation, Service, or Repair	• Crane Operation	• Power Pole, Powerline, or Transmission Line Installation, Service, or Repair
• Sign Installation, Service, or Repair	• Cut and Cover Tunnel Construction	• Railway Construction, Maintenance, or Demolition

To be continued

Potential movements to higher-risk rate groups January 1, 2025 — CUs

• Road Construction	• Earth & Rock Structure Construction	• Limousine or Chauffeur Services
• Taxi Service and Ride-Hailing Service	• Animal Feed or Supplement Manufacture or Packaging	• Food Product Manufacture
• Fuel Storage Tank Operation and Fuel Distribution	• Orchard	• Flush Door Manufacture
• Pre-Hung Door Assembly	• Stile and Rail Door Manufacture	• Manufacture, or Manufacture and Installation of Wood Framed Windows
• Septic Tank, Sewer, or Sewage Disposal System Services	• Finishing Carpentry	• Overhead Door Installation
• Satellite TV Dish Sales, Service, or Installation	• Specialized Public Transit Services	• Marine Pleasure Craft Manufacture
• Structural Repair or Marine Pleasure Craft	• Poultry Processing	• Library or Resource Centre
• Industrial Camp Operations	• Armoured Car Service	• Newspaper, Magazine, Flyer Distribution or Contract Mail Delivery
• Publishing (with printing)	• Printing or Mailing, Addressing, or Document Copying Services	• Open Pit Coal Mining
• Paper Recycling or Cellulose Insulation Manufacture	• Pulp and Paper Mill	• White Mushroom Farming
• Commercial Laundry or Linen Supply	• Boiler, Tank, or Furnace Manufacture	• Law Enforcement
• Seismic Exploration	• Mobile Home or Boat Towing	• Recycling or Drop-Off Centres
• Flour Mill or Rice Mill	• Auctioning Services	• Constituency Office, Consulate, Foreign Embassy, or MLA Office
• Explosives, Fireworks, or Munitions Manufacture	• Mobile Home Sales or Installation	• Environmental Conservation Services
• Private Investigation, Process Serving, Collection, or Bailiff Services		

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