

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 charge industries appropriately.

CUs shown on the following pages will expire or move starting January 1, 2025. Our Board of Directors considered feedback before approving the final rates.

What does this mean for employers?

The Board of Directors has approved the 2025 industry classification structure and insurance rates. Employers have been notified of their firm's industry classification and been advised of their firm's experience-adjusted net rate for 2025.

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 for injured workers.

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 employers 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 an industry, so one employer never has to bear the full cost of a claim.

Also, 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.

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Changes to the classification structure

CUs to be expired January 1, 2025

CUs to be expired	Represented under
Mobile Home Sales or Installation	<ul style="list-style-type: none"> • Manufacture, or Manufacture and Installation of Modular Buildings or Prefabricated Buildings • House or Other Wood Frame General Contracting, Construction, or Renovation Work

CUs to be renamed January 1, 2025

Current 2024 CU name	2025 CU name
Pellet or Pressed Wood Product Manufacture (not elsewhere specified)	Wood Pellet or Other Pressed Wood Product Manufacture (not elsewhere specified)
Oriented Strand Board Manufacture	Oriented Strand Board, Medium Density Fibreboard, and Other Pressed Wood Panel Manufacture
Fibreglass Insulation Manufacture	Stone Wool and Fibreglass Insulation Manufacture
Funeral Undertaking	Funeral Services

CUs to be moved to lower risk rate groups January 1, 2025

• Furniture Refinishing or Restoration	• Miscellaneous Art or Craft Product Manufacture (not elsewhere specified)	• 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	• Electrical, Plumbing or Heating Supplies, or Packaged Building Supplies, Hardware, or Other Medical Product Wholesale	• Vegetable Greenhouse
• Upholstering	• Wooden Furniture Manufacture	• Wooden Product Manufacture
• Box Spring or Mattress Manufacture	• Pet Grooming	• Animal Humane Society or Wildlife Rehabilitation
• Animal Training	• Domestic Animal Breeding or Boarding	• Seismic Exploration
• Blasting or Avalanche Control	• Water Well, Foundation, or Directional Drilling	• Barge, Tug, or Other Water Transport of Goods (not elsewhere specified)
• Dump Truck Operation	• Traffic Control	• Manufacture, or Manufacture and Installation of Prefabricated Log Home Packages
• Wooden Box, Crate, Pallet, or Lath Manufacture	• Manufacture, or Manufacture and Installation of Outdoor Wooden Products (not elsewhere specified)	• Clay, Peat, Soil, or Topsoil Digging or Processing
• Quarry	• Stone Crushing	• Underground Mining
• Farm Labour Supply or Farm Services	• Grain Farming	• Hay or Seed Farming
• Sod or Turf Nursery	• Vegetable Farming	• Floral Greenhouse
• Cannabis Cultivation, Processing, or Product Manufacture	• Veneer or Plywood Manufacture	• Wooden Moulding Manufacture
• Auctioning Services		

CUs to be moved to higher risk rate groups January 1, 2025

• Amusement Facility (not elsewhere specified)	• Live Performance Venue	• Organizing or Conducting Special Events (not elsewhere specified)
• Performing Arts	• Photography Studio, Photographic Services, or Videography Services	• Aircraft Maintenance or Repair
• Hall Rental	• Parking Lot or Valet Parking	• Mini Storage

CUUs to be moved to higher risk rate groups January 1, 2025

• Public Art Gallery, Museum, or Other Special Interest Building Operation or Related Services	• Fixed Wing Instrument Flight Rule Operation	• Harbour Commission, Port Authority or Marine Piloting
• 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	• Ferry Service	• Ceramic or Terra Cotta Tile, Clay Brick, or Other Ceramic or Clay Product Manufacture (not elsewhere specified)
• 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	• Private Investigation, Process Serving, Collection, or Bailiff Services
• Limousine or Chauffeur Services	• Pilot Car or Auto Delivery Service	• Taxi Service and Ride-Hailing Service
• Animal Feed or Supplement Manufacture or Packaging	• Flour Mill or Rice Mill	• Boiler, Tank, or Furnace Manufacture
• Law Enforcement	• Flush Door Manufacture	• Pre-Hung Door Assembly
• Stile and Rail Door Manufacture	• Manufacture, or Manufacture and Installation of Wood Framed Windows	• Specialized Public Transit Services
• Marine Pleasure Craft Manufacture	• Structural Repair of Marine Pleasure Craft	• Poultry Processing
• Library or Resource Centre	• Industrial Camp Operations	• Open Pit Coal Mining
• Paper Recycling or Cellulose Installation Manufacture	• Pulp and Paper Mill	• Mobile Home or Boat Towing
• Recycling Drop-Off Centres	• Environmental Conservation Services	

Potential CUUs to be moved to higher risk rate groups January 1, 2026

• Medical Supplies Wholesale or Film Distribution	• Travel Agency or Accommodation Registry	• Broker (not elsewhere specified) or Wholesale (no stock of goods in B.C.)
• Marine Ship Agency and Related Services	• Property Management (administration only)	• Coffee Shops, Ice Cream Parlours, or Other Food Concession (not elsewhere specified)
• Casino or Other Gaming Operations (not elsewhere specified)	• Hiring or Providing Companion Services or Domestic Childcare	• Sports and Entertainment Facility
• Aircraft and Aircraft Equipment Sales and Leasing	• Car or Truck Rental	• Apiary
• Berry Farming	• Vineyard	• Winery
• Pleasure Boat, Motorcycle, Snowmobile, or Other Leisure Craft Sales and Service	• Flooring Store	• Catering Services (not elsewhere specified)
• Mobile Catering	• Metal Product Manufacture (not elsewhere specified)	• Cut and Cover Tunnel Construction
• Railway Construction, Maintenance, or Demolition	• Road Construction (not elsewhere specified)	• Earth and Rock Filled Structure Construction
• Orchard	• Commercial Laundry or Linen, Uniforms, or Diaper Supply	• Auto Towing