# Rate setting and classification structure changes

Each year when we set premium rates for the next year, we review the current classification structure 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 are able to set rates to reflect that risk and thus charge industries the appropriate rates.

This year, we are proposing to expire or move the classification units shown on the following page starting January 1, 2023. 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 structure until October 6, 2022.

## What does this mean for you?

WorkSafeBC is proposing to expire or move the CUs on the following page.

In October, after the consultation period, you will receive a letter confirming your classification and advising you of your firm's experience-adjusted net rate for 2023.

# 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

Learn more at worksafebc.com/onlinereportandpay

# Contact us

 Email us at rates@worksafebc.com

Learn more at worksafebc.com/rates



# Proposed and potential changes to the classification structure

Current 2022 subsector name	Proposed 2023 subsector name	
Accommodation, Food, and Leisure Services	Tourism and Hospitality	
Classification Units to be expired January 1, 20	D23	
CUs to be expired	Represented under	
Bindery		
Commercial Retail Sign Shop or Mailing, Addressing, or Docume		
Digital Printing	Printing or Mailing, Addressing, or Document Copying Services*	
Printing		

\* New CU effective January 1, 2023.

<ul> <li>Aircraft and Aircraft Equipment Sales and Leasing</li> </ul>	<ul> <li>Electrical Switchgear or Transformer Manufacture,</li> </ul>	<ul> <li>Paving Services or Asphalt Manufacture</li> </ul>
	Installation, Service, or Repair	a training services of Asphale Maharactare
<ul> <li>Aircraft, Automobile, or Truck Assembly</li> </ul>	<ul> <li>Farm Labour Supply or Farm Services</li> </ul>	Performing Arts
• Apiary	<ul> <li>Fibreglass Insulation Manufacture</li> </ul>	<ul> <li>Photography Studio, Photographic Services, or Videography Services</li> </ul>
Armature Winding for Small Motors	<ul> <li>Fibreglass or Cultured Marble Product or Acrylic Household Fixture Manufacture</li> </ul>	Placer Mining
Auto Spring or Chain Manufacture	<ul> <li>Fire Prevention Equipment Sales, Service, Installation, or Inspection</li> </ul>	<ul> <li>Pleasure Boat, Motorcycle, Snowmobile, or Other Leisure Craft Sales and Service</li> </ul>
<ul> <li>Aviation or Flying School</li> </ul>	<ul> <li>Fish, Creek, or Stream Enhancement</li> </ul>	<ul> <li>Pre-engineered Steel Building Construction</li> </ul>
<ul> <li>Bridge, Overpass, or Viaduct Construction or Repair</li> </ul>	<ul> <li>Fixed Wing Aerial Work or Other Specialty Air Operations (not elsewhere specified)</li> </ul>	Private Park, Garden, or Zoo
<ul> <li>Call Centre, Telemarketing, or Market Research</li> </ul>	<ul> <li>Fixed Wing Visual Flight Rule Operation</li> </ul>	<ul> <li>Product Demonstration</li> </ul>
Canvas or Synthetic Fabric Product Manufacture	<ul> <li>Furniture Refinishing or Restoration</li> </ul>	Records Storage
<ul> <li>Circus, Carnival, Rodeo, or Mechanical Amusement Ride</li> </ul>	Gas Bar or Service Station	<ul> <li>Security or Patrol Services</li> </ul>
Commercial Marine Vessel Manufacture, Service, or Repair	Glue or Adhesive Manufacture	<ul> <li>Shared Workspace Rental</li> </ul>
Commercial Sign Manufacture	Grain Farming	Sod or Turf Nursery
Commercial Stock Audit	<ul> <li>Hay or Seed Farming</li> </ul>	<ul> <li>Sports Instruction School</li> </ul>
Commercial Tank or Boiler Installation or Removal	<ul> <li>Heavy Equipment, Machinery, or Parts Manufacture or Installation (greater than 500 lb.)</li> </ul>	<ul> <li>Steam Cleaning, Sandblasting, or Pressure Washing of Buildings, Pools, or Parking Lots</li> </ul>
Compressed or Liquefied Gas Manufacture	<ul> <li>Heavy Equipment, Machinery, or Parts Sales, Rental, Service, or Repair (greater than 500 lb) (not elsewhere specified)</li> </ul>	<ul> <li>Steam Cleaning, Sandblasting, or Pressure Washing of Heavy Equipment</li> </ul>
Concrete Cutting or Coring	<ul> <li>Helicopter Aerial Work (not elsewhere specified)</li> </ul>	Tire Retreading or Recapping
<ul> <li>Concrete Placing, Finishing, Surfacing, or Repair</li> </ul>	<ul> <li>Helicopter Visual Flight Rule Operation</li> </ul>	Underground Mining
Concrete Pumping	<ul> <li>Industrial Equipment, Machinery or Parts, or Power Tool Service or Repair (less than 500 lb.)</li> </ul>	Vegetable Farming
Concrete Reinforcing	<ul> <li>Land or Marine Pollution Control</li> </ul>	White Mushroom Farming
<ul> <li>Construction Labour Supply or General Labour Supply (not elsewhere specified)</li> </ul>	Log Hauling	Window, Gutter, or Awning Cleaning
<ul> <li>Cord, Rope, or Net Manufacture</li> </ul>	<ul> <li>Log Towing</li> </ul>	Wooden Truss Manufacture
<ul> <li>Custom Brokerage or Freight Forwarding (including handling of goods)</li> </ul>	Mechanized Tunnel Boring Construction	<ul> <li>Woodworking or Carpentry Shop</li> </ul>
Custom Wood Kiln	<ul> <li>Oil or Gas Pipeline Construction or Repair</li> </ul>	Writing, Publishing, or Map Production (no printing)
<ul> <li>Deck, Railing, or Fence Installation</li> </ul>	<ul> <li>Parking Lot or Valet Parking</li> </ul>	



#### Movements to higher risk rate groups January 1, 2023 — Classification Units

<ul> <li>Animal Feed or Supplement Manufacture or Packaging</li> </ul>	<ul> <li>Food Product Manufacture</li> </ul>	<ul> <li>Plastic Product Manufacture (by injection moulding, thermoforming, or other moulding processes)</li> </ul>
Auto Parts Supply	<ul> <li>Independent Primary or Secondary School</li> </ul>	Plastic Product Manufacture (by profile extrusion)
<ul> <li>Automated Wood Processing Equipment Manufacture</li> </ul>	<ul> <li>Open Pit Coal Mining</li> </ul>	Shake or Shingle Mill
		e
<ul> <li>Electronic Equipment or Light Equipment, Machinery, or Parts Wholesale (less than 500 lb.)</li> </ul>	<ul> <li>Open Pit Metal or Mineral Mining</li> </ul>	• Ski Hill
Machinery, or Parts Wholesale (less than 500 lb.)		
Machinery, or Parts Wholesale (less than 500 lb.)	0	
Machinery, or Parts Wholesale (less than 500 lb.)		
Machinery, or Parts Wholesale (less than 500 lb.) Potential movements to higher risk ra	<ul> <li>te groups January 1, 2024 — Classific</li> <li>Diamond, Seismic, or Shot Hole Drilling</li> </ul>	ation Units

Highway, Road, or Parking Lot Painting

• Park, Campground, or Trail Maintenance

Physician Professional Services

• Pilot Car or Auto Delivery Services

Optometry

Planing Mill

Outdoor Sport Tour

· Meat Cutting, Packing, Processing, or Canning

• Public Art Gallery, Museum, or Other Special

Real Estate Appraisal or Appraisal Services

Snow or Ice Removal

Vegetable Greenhouse

Wood Chip Mill

Wood Preserving

• Wooden Post or Pole Manufacture

Interest Building Operation or Related Services

• Rubber Mat, Mattress, or Life Raft Manufacture

WORK SAFE BC

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Awning or Awning Sign Manufacture

· Cereal, Biscuit, Taco or Rice Product, Pasta, or

Other Dry Food Product Manufacture (not

Chiropractic Practice, Services, or Care

Courier or Local Delivery Services

Dentistry or Ancillary Dental Services

Baked Goods Manufacture

• Beer, Wine, or Liquor Store

Cemetery or Crematorium

elsewhere specified)

Dental Laboratory

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