

# CLASSIFICATION CODES AND NEW BUSINESS RATES

CLASSIFICATION CODE	CLASSIFICATION DESCRIPTION	RISK CATEGORY		PREMIUM RATE	
		2022	2023	2022	2023
<b><u>SECTOR 1 AGRICULTURE AND FORESTRY</u></b>					
10202	Farming - Crop Production	200%	200%	1.96	1.96
10203	Farming Livestock NEC	200%	200%	1.96	1.96
10204	Custom Harvesting	200%	200%	1.96	1.96
10302	Hog & Poultry Farming	125%	125%	1.23	1.23
10304	Beekeeping & Hatcheries	100%	100%	0.98	0.98
10305	Greenhouses, Nurseries & Market Gardening	33%	33%	0.30	0.32
10402	Agricultural Services	75%	75%	0.73	0.73
19102	Logging	200%	200%	1.96	1.96
<b><u>SECTOR 2 MINES, QUARRIES, &amp; OIL WELLS</u></b>					
20102	Mining, Exploration & Prospecting	125%	125%	1.23	1.23
20203	Drilling, Quarries & Peat Moss	200%	150%	1.96	1.72
20204	Oil & Gas Wells	75%	75%	0.73	0.73
<b><u>SECTOR 3 MANUFACTURING</u></b>					
30102	Meat Packing	100%	100%	0.98	0.98
30104	Poultry Processing	125%	125%	1.23	1.23
30105	Stockyards	200%	200%	1.96	1.96
30204	Manufacturing Dairy Products	75%	75%	0.77	0.77
30205	Manufacturing Food Products	125%	125%	1.23	1.23
30206	Retail Bakeries	200%	200%	1.96	1.96
30209	Manufacturing Soft Drinks	100%	100%	0.87	0.98
30210	Manufacturing Alcohol & Fuel Products	40%	40%	0.39	0.39
30211	Commercial Bakeries	200%	200%	1.96	1.96
30304	Flour & Feed	125%	125%	1.23	1.23
30305	Seed Cleaning & Flax Processing	125%	125%	1.23	1.23
31002	Foundries	200%	200%	2.06	2.06
31003	Metal Working Plants	200%	200%	2.06	2.06
31004	Rolling Mills	75%	75%	0.77	0.77
31008	Scrap Metal & Salvaging	200%	200%	2.06	2.06

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31009	Manufacturing Vehicles	75%	75%	0.77	0.77
31010	Manufacturing Agricultural Equipment	100%	100%	1.03	1.03
31102	Manufacturing Rough Cut Wood Products	200%	200%	1.96	1.96
31103	Light Metal Products Manufacturing	75%	75%	0.77	0.77
31105	Fabricating Signs	40%	40%	0.39	0.39
31109	Manufacturing Auto Parts	125%	125%	1.23	1.23
31202	Pulp & Paper Mills	75%	75%	0.77	0.77
31302	Sawmills & Planing Mills	500%	500%	5.13	5.13
31403	Manufacturing Doors & Windows	125%	125%	1.29	1.29
31404	Manufacturing Millwork & Furniture	75%	75%	0.77	0.77
31405	Manufacturing Beams & Trusses	125%	125%	1.29	1.29
31407	Manufacturing Fibre & Asphalt Products	40%	40%	0.41	0.41
31408	Manufacturing Bricks & Blocks	125%	125%	1.29	1.29
31505	Recycling Fuel Products	75%	75%	0.73	0.77
31510	Manufacturing Brooms, Brushes & Plastic Material	75%	75%	0.77	0.77
31512	Printing & Lettering	40%	40%	0.39	0.39
31517	Manufacturing Dental, Medical, Jewelry & Ceramic Products	25%	25%	0.25	0.25
31519	Manufacturing Clothing & Textiles, Taxidermy	75%	75%	0.73	0.73
31523	Manufacturing Beds, Bedding, Foam & Rubber Products	125%	125%	1.29	1.29
31525	Manufacturing Electronics	25%	25%	0.25	0.25
31607	Manufacturing Fibreglass & Extruded Plastics	125%	125%	1.29	1.29
31609	Manufacturing Equipment & Appliances	15%	15%	0.14	0.14
31610	Plating, Engraving, Coating & Manufacturing Paint	75%	75%	0.73	0.73
31615	Manufacturing Corrosive Chemicals	40%	40%	0.41	0.41
31616	Manufacturing Fertilizer & Potting Soil	25%	25%	0.25	0.25
31620	Industrial Manufacturing, NEC	40%	40%	0.39	0.39
31625	Recycling	200%	200%	1.96	1.96
31907	Manufacturing Drugs & Medicines	40%	40%	0.41	0.41
31910	Manufacturing Paper Boxes & Bags	125%	125%	1.23	1.23
32002	Manufacturing Aircraft	50%	50%	0.54	0.51
32102	Manufacturing Stone & Marble Products	125%	125%	1.23	1.23
<b><u>SECTOR 4 CONSTRUCTION</u></b>					
40102	Building Construction	200%	200%	2.06	2.06
40103	Flooring & Tiling	150%	150%	1.52	1.54
40104	Installing Metal Products	300%	300%	3.09	3.09
40105	Painting & Decorating	200%	200%	2.06	2.06
40106	Wrecking & Moving Buildings	500%	500%	5.13	5.13
40108	Drywall & Stucco Contracting	300%	300%	3.09	3.09
40109	Installing Doors & Windows	300%	300%	3.09	3.09
40110	Concrete Work	300%	300%	3.09	3.09
40112	Installing Case Goods & Fixtures	125%	150%	1.29	1.53

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		2022	2023	2022	2023
40115	Landscaping	150%	150%	1.52	1.54
40203	Electrical Contracting	125%	125%	1.29	1.29
40204	Plumbing, Insulating & Mechanical	200%	200%	2.06	2.06
40403	Roofing & Eavestroughing	500%	500%	5.13	5.13
40502	Constructing Dams, Wharves, Bridges & Steel	250%	250%	2.70	2.57
40602	Installing Elevators	60%	60%	0.62	0.62
40603	Installing Heavy Machinery	200%	200%	2.06	2.06
40702	Sewer & Water Construction	300%	300%	3.09	3.09
40705	Pipeline Construction	75%	75%	0.77	0.77
40706	Excavation, Foundations, Installing Pools & Tanks	200%	200%	2.06	2.06
40709	Piling & Underwater Construction	200%	200%	2.06	2.06
40802	Trenching & Drainage	200%	200%	2.06	2.06
40803	Roadwork	125%	125%	1.29	1.29
40806	Gravel & Stone Pits	300%	300%	3.09	3.09
40809	Equipment Contracting	200%	200%	2.06	2.06
40903	Tower & Energy Construction	200%	200%	2.06	2.06
40904	Railway Construction	75%	75%	0.77	0.77

**SECTOR 5 TRANSPORTATION, COMMUNICATIONS & STORAGE**

50102	Local and Long Haul Trucking	200%	200%	2.06	2.06
50103	Waste Management, Snow Removal & Towing	150%	150%	1.45	1.47
50109	Interprovincial Trucking Administration	25%	25%	0.26	0.26
50111	AAP Reporting - Trucking	250%	250%	2.44	2.57
50202	Operating Grain Elevators	25%	25%	0.25	0.25
50203	Cold Storage Facilities	75%	75%	0.73	0.73
50204	Warehouse & Storage Facilities	100%	100%	0.87	0.98
50302	Parking Lots & Airports	75%	75%	0.73	0.73
50303	Operating Pipelines	20%	20%	0.16	0.19
50304	Cable & Satellite TV Distribution	40%	40%	0.39	0.39
50305	Operating Railways	200%	200%	1.96	1.96
50308	Taxi Services	60%	60%	0.59	0.59
50309	Transportation NEC	125%	125%	1.23	1.23
50311	Audio Visual Services	33%	33%	0.30	0.32
50315	Bus Lines & Depots	200%	200%	1.96	1.96
50316	Aviation Services	75%	75%	0.70	0.73
50502	Radio & Television Broadcasting	15%	15%	0.14	0.14
50504	Telecommunications	20%	20%	0.16	0.19
50505	Film & Music Production	20%	20%	0.16	0.19
50506	Advertising & Marketing	15%	15%	0.14	0.14
50602	Courier Services	125%	125%	1.23	1.23

**SECTOR 6 TRADE**

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CLASSIFICATION CODE	CLASSIFICATION DESCRIPTION	RISK CATEGORY		PREMIUM RATE	
		2022	2023	2022	2023
60102	Specialty Retail Stores	33%	33%	0.30	0.32
60104	Grocery Chains	75%	75%	0.73	0.73
60105	General Retail Sales	50%	50%	0.46	0.49
60106	Independent Grocery Stores	75%	75%	0.73	0.73
60202	Retail Gas & Car Wash	33%	33%	0.30	0.32
60204	Auctions, Appraisals, Picture Framing & Rental Stores	33%	33%	0.32	0.34
60302	Wholesaling, NEC	50%	50%	0.46	0.49
60304	Wholesaling Parts & Hardware	60%	60%	0.59	0.59
60305	Wholesaling Food Products	125%	125%	1.23	1.23
60306	Brokers & Sales Agents	15%	15%	0.14	0.14
60402	Automotive Sales & Repair	75%	75%	0.77	0.77
60404	Automotive Body Shops	150%	150%	1.81	1.59
60405	Power Equipment Sales & Service	40%	40%	0.39	0.39
60406	Bulk Liquids & Fuels	50%	50%	0.46	0.49
60408	Aircraft Repair	25%	25%	0.26	0.26
60503	Heavy Industrial Equipment Sales & Service	100%	100%	0.91	1.03
60506	Light Commercial Equipment Sales & Service	20%	20%	0.16	0.19
60903	Concrete Supply	125%	125%	1.23	1.29
61003	Light Commercial Equipment Rental Services	100%	100%	0.87	0.98
61004	Heavy Industrial Equipment Rental Services	60%	50%	0.62	0.55

**SECTOR 7 SERVICE INDUSTRIES**

70102	Cleaning & Laundries	125%	125%	1.23	1.29
70103	Hotels & Motels	75%	75%	0.73	0.73
70105	Resorts & Lodges	100%	100%	0.87	0.98
70106	Restaurants & Food Services	60%	60%	0.59	0.59
70107	Security Services	50%	50%	0.46	0.49
70109	Property Management	75%	75%	0.73	0.73
70114	Gaming	50%	50%	0.46	0.49
70115	Photography	15%	20%	0.14	0.17
70202	Health Services	125%	125%	1.23	1.25
70203	Specialized Homes	100%	100%	0.87	0.98
70204	Social Services	50%	50%	0.46	0.49
70302	Architects & Engineers	15%	15%	0.14	0.14
70304	Clerical Labour Supply	20%	20%	0.16	0.19
70402	Inspecting & Testing	15%	15%	0.14	0.14
70404	Land Surveying	15%	15%	0.14	0.14
70405	Laboratories	20%	20%	0.16	0.19
70407	Research & Analysis	15%	15%	0.14	0.14
70408	Designing, Decorating & Drafting	15%	15%	0.14	0.14
70409	Call Centres	15%	15%	0.14	0.14

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		2022	2023	2022	2023
70502	General Labour Supply	200%	200%	1.96	1.96
70602	Janitorial Services	100%	100%	0.98	0.98
70603	Domestic Services	75%	75%	0.73	0.73
70604	Window Cleaning	800%	800%	7.83	7.83
70605	Yard Maintenance & Pest Control	125%	125%	1.23	1.23
70608	Wellness Facilities	40%	40%	0.39	0.39
70702	Day Cares & Programs	50%	50%	0.46	0.49
70804	Schools & School Divisions	100%	100%	0.87	0.98
70805	Education & Instruction	20%	20%	0.16	0.19
71002	Theatres	50%	50%	0.46	0.49
71003	Day Camps & Parks	100%	100%	0.98	0.98
71005	Museums & Galleries	15%	15%	0.14	0.14
71302	Funeral Homes	15%	15%	0.14	0.14
71403	Veterinary & Pet Services	40%	50%	0.39	0.46
71405	Boarding Stables	250%	250%	2.32	2.45
71504	Unions, Labour Organizations & Political Parties	15%	15%	0.14	0.14

**SECTOR 8 PUBLIC ADMINISTRATION**

80102	Municipal Operations	100%	100%	0.87	0.98
80103	Municipal Boards & Districts	20%	20%	0.16	0.19
80202	Emergency Firefighters*	N/A	N/A	25.00	25.00
80203	Emergency Ambulance Workers*	N/A	N/A	25.00	25.00

**SECTOR 9 OPTIONAL COVERAGE (BY APPLICATION)**

90103	Religious Organizations	40%	40%	0.39	0.39
90104	Arcades, Billiards, Bowling, Recreational Clubs & Rinks	50%	50%	0.46	0.49
90212	Nature Centres	20%	20%	0.16	0.19
90213	Operating Reserves	60%	60%	0.59	0.59
90308	Hair & Aesthetic Services	25%	20%	0.25	0.22
90313	Professional & Business Offices	15%	15%	0.14	0.14
90802	Skydiving	75%	75%	0.73	0.73
91704	Transporting Own Goods	150%	150%	1.72	1.51
91802	Amusement Facilities, Carnivals & Fairs	75%	75%	0.73	0.73
92103	Universities & Private Training	20%	20%	0.16	0.19
92402	Non-Profit Volunteers*	N/A	N/A	25.00	25.00
92403	Medical & Personal Services	15%	15%	0.14	0.14

\* - flat rate of \$25.00 per individual