

2022 CLASSIFICATION CODES AND NEW BUSINESS RATES

Moved Risk Categories in 2022



N/C - No Category

CLASSIFICATION CODE	RISK CATEGORY	CLASSIFICATION DESCRIPTION	2020	2021	2022
<u>SECTOR 1 AGRICULTURE AND FORESTRY</u>					
10202	200%	Farming - Crop Production	1.96	1.96	1.96
10202	200%	Optional - 10202 Family Coverage (Crop Prod'n)	1.96	1.96	1.96
10203	200%	Farming Livestock NEC	1.96	1.96	1.96
10203	200%	Optional - 10203 Family Coverage (Farming Livestock)	1.96	1.96	1.96
10204	200%	Custom Harvesting	1.96	1.96	1.96
10302	125%	Hog & Poultry Farming	1.23	1.23	1.23
10302	125%	Optional - 10302 Family Coverage (Hog & Poultry)	1.23	1.23	1.23
10304	100%	Beekeeping & Hatcheries	0.98	0.98	0.98
10304	100%	Optional - 10304 Family Coverage (Beekeeping & Hatcheries)	0.98	0.98	0.98
10305	33%	Greenhouses, Nurseries & Market Gardening	0.25	0.25	0.30
10305	33%	Optional - 10305 Family Coverage (Greenhouse, Nurseries & Market Gardening)	0.25	0.25	0.30
10402	75%	Agricultural Services	0.73	0.73	0.73
19102	200%	Logging	1.96	1.96	1.96
<u>SECTOR 2 MINES, QUARRIES, & OIL WELLS</u>					
20102	125%	Mining, Exploration & Prospecting	1.23	1.23	1.23
20203	200%	Drilling, Quarries & Peat Moss	1.96	1.96	1.96
20204	75%	Oil & Gas Wells	0.73	0.73	0.73
<u>SECTOR 3 MANUFACTURING</u>					
30102	100%	Meat Packing	0.98	0.98	0.98
30104	125%	Poultry Processing	1.23	1.23	1.23
30105	200%	Stockyards	1.96	1.96	1.96
30204	75%	Manufacturing Dairy Products	0.73	0.77	0.77
30205	125%	Manufacturing Food Products	1.23	1.23	1.23
30206	200%	Retail Bakeries	1.96	1.96	1.96
30209	100%	Manufacturing Soft Drinks	0.73	0.73	0.87

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30210	40%	Manufacturing Alcohol & Fuel Products	0.39	0.39	0.39
30211	200%	Commercial Bakeries	1.96	1.96	1.96
30304	125%	Flour & Feed	1.23	1.23	1.23
30305	125%	Seed Cleaning & Flax Processing	1.23	1.23	1.23
31002	200%	Foundries	2.06	2.06	2.06
31003	200%	Metal Working Plants	2.06	2.06	2.06
31004	75%	Rolling Mills	0.77	0.77	0.77
31008	200%	Scrap Metal & Salvaging	2.06	2.06	2.06
31009	75%	Manufacturing Vehicles	0.77	0.77	0.77
31010	100%	Manufacturing Agricultural Equipment	1.03	1.03	1.03
31102	200%	Manufacturing Rough Cut Wood Products	1.96	1.96	1.96
31103	75%	Light Metal Products Manufacturing	0.77	0.77	0.77
31105	40%	Fabricating Signs	0.39	0.39	0.39
31109	125%	Manufacturing Auto Parts	1.23	1.23	1.23
31202	75%	Pulp & Paper Mills	0.73	0.77	0.77
31302	500%	Sawmills & Planing Mills	4.89	4.89	5.13
31403	125%	Manufacturing Doors & Windows	1.29	1.29	1.29
31404	75%	Manufacturing Millwork & Furniture	0.77	0.77	0.77
31405	125%	Manufacturing Beams & Trusses	1.29	1.29	1.29
31407	40%	Manufacturing Fibre & Asphalt Products	0.41	0.41	0.41
31408	125%	Manufacturing Bricks & Blocks	1.29	1.29	1.29
31505	75%	Recycling Fuel Products	0.73	0.73	0.73
31510	75%	Manufacturing Brooms, Brushes & Plastic Material	0.77	0.77	0.77
31512	40%	Printing & Lettering	0.39	0.39	0.39
31517	25%	Manufacturing Dental, Medical, Jewelry & Ceramic Products	0.25	0.25	0.25
31519	75%	Manufacturing Clothing & Textiles, Taxidermy	0.73	0.73	0.73
31523	125%	Manufacturing Beds, Bedding, Foam & Rubber Products	1.29	1.29	1.29
31525	25%	Manufacturing Electronics	0.25	0.25	0.25
31607	125%	Manufacturing Fibreglass & Extruded Plastics	1.29	1.29	1.29
31609	15%	Manufacturing Equipment & Appliances	0.14	0.14	0.14
31610	75%	Plating , Engraving ,Coating & Manufacturing Paint	0.73	0.73	0.73
31615	40%	Manufacturing Corrosive Chemicals	0.41	0.41	0.41
31616	25%	Manufacturing Fertilizer & Potting Soil	0.25	0.25	0.25
31620	40%	Industrial Manufacturing, NEC	0.39	0.39	0.39
31625	200%	Recycling	1.96	1.96	1.96
31907	40%	Manufacturing Drugs & Medicines	0.39	0.41	0.41

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31910	125%	Manufacturing Paper Boxes & Bags	1.23	1.23	1.23
32002	50%	Manufacturing Aircraft	0.62	0.62	0.54
32102	125%	Manufacturing Stone & Marble Products	1.23	1.23	1.23
<u>SECTOR 4 CONSTRUCTION</u>					
40102	200%	Building Construction	2.06	2.06	2.06
40103	150%	Flooring & Tiling	1.29	1.29	1.52
40104	300%	Installing Metal Products	3.09	3.09	3.09
40105	200%	Painting & Decorating	2.06	2.06	2.06
40106	500%	Wrecking & Moving Buildings	5.13	5.13	5.13
40108	300%	Drywall & Stucco Contracting	3.09	3.09	3.09
40109	300%	Installing Doors & Windows	3.09	3.09	3.09
40110	300%	Concrete Work	3.09	3.09	3.09
40112	125%	Installing Case Goods & Fixtures	1.29	1.29	1.29
40115	150%	Landscaping	1.29	1.29	1.52
40203	125%	Electrical Contracting	1.29	1.29	1.29
40204	200%	Plumbing, Insulating & Mechanical	2.06	2.06	2.06
40403	500%	Roofing & Eavestroughing	5.13	5.13	5.13
40502	250%	Constructing Dams, Wharves, Bridges & Steel	3.09	3.09	2.70
40602	60%	Installing Elevators	0.62	0.62	0.62
40603	200%	Installing Heavy Machinery	2.06	2.06	2.06
40702	300%	Sewer & Water Construction	3.09	3.09	3.09
40705	75%	Pipeline Construction	0.77	0.77	0.77
40706	200%	Excavation, Foundations, Installing Pools & Tanks	2.06	2.06	2.06
40709	200%	Piles & Underwater Construction	2.06	2.06	2.06
40802	200%	Trenching & Drainage	2.06	2.06	2.06
40803	125%	Roadwork	1.29	1.29	1.29
40806	300%	Gravel & Stone Pits	3.09	3.09	3.09
40809	200%	Equipment Contracting	2.06	2.06	2.06
40903	200%	Tower & Energy Construction	2.06	2.06	2.06
40904	75%	Railway Construction	0.77	0.77	0.77
<u>SECTOR 5 TRANSPORTATION, COMMUNICATIONS & STORAGE</u>					
50102	200%	Local and Long Haul Trucking	2.06	2.06	2.06

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50103	150%	Waste Management, Snow Removal & Towing	1.23	1.23	1.45
50109	25%	Interprovincial Trucking Administration	0.26	0.26	0.26
50111	250%	AAP Reporting - Trucking	2.06	2.06	2.44
50202	25%	Operating Grain Elevators	0.25	0.25	0.25
50203	75%	Cold Storage Facilities	0.73	0.73	0.73
50204	100%	Warehouse & Storage Facilities	0.73	0.73	0.87
50302	75%	Parking Lots & Airports	0.73	0.73	0.73
50303	20%	Operating Pipelines	0.14	0.14	0.16
50304	40%	Cable & Satellite TV Distribution	0.39	0.39	0.39
50305	200%	Operating Railways	1.96	1.96	1.96
50308	60%	Taxi Services	0.59	0.59	0.59
50309	125%	Transportation NEC	1.23	1.23	1.23
50311	33%	Audio Visual Services	0.25	0.25	0.30
50315	200%	Bus Lines & Depots	1.96	1.96	1.96
50316	75%	Aviation Services	0.59	0.59	0.70
50502	15%	Radio & Television Broadcasting	0.14	0.14	0.14
50504	20%	Telecommunications	0.14	0.14	0.16
50505	20%	Film & Music Production	0.14	0.14	0.16
50506	15%	Advertising & Marketing	0.14	0.14	0.14
50602	125%	Courier Services	1.23	1.23	1.23
<u>SECTOR 6 TRADE</u>					
60102	33%	Specialty Retail Stores	0.25	0.25	0.30
60104	75%	Grocery Chains	0.73	0.73	0.73
60105	50%	General Retail Sales	0.39	0.39	0.46
60106	75%	Independent Grocery Stores	0.73	0.73	0.73
60202	33%	Retail Gas & Car Wash	0.25	0.25	0.30
60204	33%	Auctions, Appraisals, Picture Framing & Rental Stores	0.26	0.26	0.32
60302	50%	Wholesaling, NEC	0.39	0.39	0.46
60304	60%	Wholesaling Parts & Hardware	0.59	0.59	0.59
60305	125%	Wholesaling Food Products	1.23	1.23	1.23
60306	15%	Brokers & Sales Agents	0.14	0.14	0.14
60402	75%	Automotive Sales & Repair	0.77	0.77	0.77
60404	150%	Automotive Body Shops	2.06	2.06	1.81
60405	40%	Power Equipment Sales & Service	0.39	0.39	0.39
60406	50%	Bulk Liquids & Fuels	0.39	0.39	0.46
60408	25%	Aircraft Repair	0.26	0.26	0.26

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CLASSIFICATION CODE	RISK CATEGORY	CLASSIFICATION DESCRIPTION	2020	2021	2022
60503	100%	Heavy Industrial Equipment Sales & Service	0.77	0.77	0.91
60506	20%	Light Commercial Equipment Sales & Service	0.14	0.14	0.16
60903	125%	Concrete Supply	1.23	1.23	1.23
61003	100%	Light Commercial Equipment Rental Services	0.73	0.73	0.87
61004	60%	Heavy Industrial Equipment Rental Services	0.62	0.62	0.62
<u>SECTOR 7 SERVICE INDUSTRIES</u>					
70102	125%	Cleaning & Laundries	1.23	1.23	1.23
70103	75%	Hotels & Motels	0.73	0.73	0.73
70105	100%	Resorts & Lodges	0.73	0.73	0.87
70106	60%	Restaurants & Food Services	0.59	0.59	0.59
70107	50%	Security Services	0.39	0.39	0.46
70109	75%	Property Management	0.73	0.73	0.73
70114	50%	Gaming	0.39	0.39	0.46
70115	15%	Photography	0.14	0.14	0.14
70202	125%	Health Services	1.23	1.23	1.23
70203	100%	Specialized Homes	0.73	0.73	0.87
70204	50%	Social Services	0.39	0.39	0.46
70302	15%	Architects & Engineers	0.14	0.14	0.14
70304	20%	Clerical Labour Supply	0.14	0.14	0.16
70402	15%	Inspecting & Testing	0.14	0.14	0.14
70404	15%	Land Surveying	0.14	0.14	0.14
70405	20%	Laboratories	0.14	0.14	0.16
70407	15%	Research & Analysis	0.14	0.14	0.14
70408	15%	Designing, Decorating & Drafting	0.14	0.14	0.14
70409	15%	Call Centres	0.14	0.14	0.14
70502	200%	General Labour Supply	1.96	1.96	1.96
70602	100%	Janitorial Services	0.98	0.98	0.98
70603	75%	Domestic Services	0.73	0.73	0.73
70604	800%	Window Cleaning	7.83	7.83	7.83
70605	125%	Yard Maintenance & Pest Control	1.23	1.23	1.23
70608	40%	Wellness Facilities	0.39	0.39	0.39
70702	50%	Day Cares & Programs	0.39	0.39	0.46
70804	100%	Schools & School Divisions	0.73	0.73	0.87
70805	20%	Education & Instruction	0.14	0.14	0.16

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CLASSIFICATION CODE	RISK CATEGORY	CLASSIFICATION DESCRIPTION	2020	2021	2022
71002	50%	Theatres	0.39	0.39	0.46
71003	100%	Day Camps & Parks	0.98	0.98	0.98
71005	15%	Museums & Galleries	0.14	0.14	0.14
71302	15%	Funeral Homes	0.14	0.14	0.14
71403	40%	Veterinary & Pet Services	0.39	0.39	0.39
71405	250%	Boarding Stables	1.96	1.96	2.32
71504	15%	Unions, Labour Organizations & Political Parties	0.14	0.14	0.14
<u>SECTOR 8 PUBLIC ADMINISTRATION</u>					
80102	100%	Municipal Operations	0.73	0.73	0.87
80103	20%	Municipal Boards & Districts	0.14	0.14	0.16
80202	N/C	Emergency Firefighters	25.00	25.00	25.00
80203	N/C	Emergency Ambulance Workers	25.00	25.00	25.00
<u>SECTOR 9 OPTIONAL COVERAGE (BY APPLICATION)</u>					
90103	40%	Religious Organizations	0.39	0.39	0.39
90104	50%	Arcades, Billiards, Bowling, Recreational Clubs & Rinks	0.39	0.39	0.46
90212	20%	Nature Centres	0.14	0.14	0.16
90213	60%	Operating Reserves	0.59	0.59	0.59
90308	25%	Hair & Aesthetic Services	0.25	0.25	0.25
90313	15%	Professional & Business Offices	0.14	0.14	0.14
90802	75%	Skydiving	0.73	0.73	0.73
91704	150%	Transporting Own Goods	1.96	1.96	1.72
91802	75%	Amusement Facilities, Carnivals & Fairs	0.73	0.73	0.73
92103	20%	Universities & Private Training	0.14	0.14	0.16
92402	N/C	Non-Profit Volunteers	25.00	25.00	25.00
92403	15%	Medical & Personal Services	0.14	0.14	0.14