

CLASSIFICATION CODES AND NEW BUSINESS RATES

CLASSIFICATION		RISK CATEGORY		PREMIUM RATE		IBSP
CODE	DESCRIPTION	2024	2025	2024	2025	2025
SECTOR 1 AGRICULTURE AND FORESTRY						
10202	Farming - Crop Production	200%	200%	1.92	1.89	
10203	Farming Livestock NEC	200%	250%	1.92	2.19	
10204	Custom Harvesting	200%	200%	1.92	1.89	
10302	Hog & Poultry Farming	125%	125%	1.20	1.18	
10304	Beekeeping & Hatcheries	100%	100%	0.96	0.94	
10305	Greenhouses, Nurseries & Market Gardening	40%	40%	0.37	0.38	
10402	Agricultural Services	75%	75%	0.72	0.70	
19102	Logging	250%	250%	2.28	2.36	
SECTOR 2 MINES, QUARRIES, & OIL WELLS						
20102	Mining, Exploration & Prospecting	125%	125%	1.20	1.18	
20203	Drilling, Quarries & Peat Moss	150%	150%	1.48	1.42	
20204	Oil & Gas Wells	75%	75%	0.72	0.70	
SECTOR 3 MANUFACTURING						
30102	Meat Packing	100%	100%	0.96	0.94	
30104	Poultry Processing	125%	125%	1.20	1.18	
30105	Stockyards	200%	200%	1.92	1.89	
30204	Manufacturing Dairy Products	75%	75%	0.76	0.74	Made Safe
30205	Manufacturing Food Products	125%	125%	1.20	1.18	
30206	Retail Bakeries	200%	150%	1.92	1.62	
30209	Manufacturing Soft Drinks	125%	125%	1.20	1.24	Made Safe
30210	Manufacturing Alcohol & Fuel Products	40%	40%	0.40	0.40	Made Safe
30211	Commercial Bakeries	200%	150%	1.92	1.62	
30304	Flour & Feed	125%	125%	1.20	1.18	
30305	Seed Cleaning & Flax Processing	125%	125%	1.20	1.18	
31002	Foundries	200%	200%	2.02	1.98	Made Safe
31003	Metal Working Plants	200%	200%	2.02	1.98	Made Safe
31004	Rolling Mills	75%	75%	0.76	0.74	Made Safe
31008	Scrap Metal & Salvaging	200%	200%	2.02	1.98	Made Safe

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31009	Manufacturing Vehicles	75%	75%	0.76	0.74	Made Safe
31010	Manufacturing Agricultural Equipment	100%	100%	1.01	0.99	Made Safe
31102	Manufacturing Rough Cut Wood Products	200%	200%	2.02	1.98	Made Safe
31103	Light Metal Products Manufacturing	75%	75%	0.76	0.74	Made Safe
31105	Fabricating Signs	40%	50%	0.40	0.45	CSAM
31109	Manufacturing Auto Parts	125%	125%	1.26	1.24	Made Safe
31202	Pulp & Paper Mills	75%	100%	0.76	0.86	Made Safe
31302	Sawmills & Planing Mills	500%	500%	5.04	4.95	Made Safe
31403	Manufacturing Doors & Windows	125%	125%	1.26	1.24	Made Safe
31404	Manufacturing Millwork & Furniture	75%	75%	0.76	0.74	Made Safe
31405	Manufacturing Beams & Trusses	125%	150%	1.26	1.44	Made Safe
31407	Manufacturing Fibre & Asphalt Products	33%	33%	0.35	0.33	Made Safe
31408	Manufacturing Bricks & Blocks	125%	125%	1.26	1.24	Made Safe
31505	Recycling Fuel Products	75%	75%	0.76	0.74	Made Safe
31510	Manufacturing Brooms, Brushes & Plastic Material	75%	75%	0.76	0.74	Made Safe
31512	Printing & Lettering	40%	40%	0.40	0.40	Made Safe
31517	Manufacturing Dental, Medical, Jewelry & Ceramic Products	25%	25%	0.24	0.24	
31519	Manufacturing Clothing & Textiles, Taxidermy	75%	75%	0.72	0.70	
31523	Manufacturing Beds, Bedding, Foam & Rubber Products	125%	125%	1.26	1.24	Made Safe
31525	Manufacturing Electronics	25%	20%	0.24	0.20	
31607	Manufacturing Fibreglass & Extruded Plastics	125%	125%	1.26	1.24	Made Safe
31609	Manufacturing Equipment & Appliances	15%	15%	0.14	0.14	
31610	Plating, Engraving, Coating & Manufacturing Paint	75%	75%	0.76	0.74	Made Safe
31615	Manufacturing Corrosive Chemicals	50%	50%	0.47	0.50	Made Safe
31616	Manufacturing Fertilizer & Potting Soil	25%	25%	0.24	0.24	
31620	Industrial Manufacturing, NEC	40%	40%	0.38	0.38	
31625	Recycling	200%	200%	1.92	1.89	
31907	Manufacturing Drugs & Medicines	40%	33%	0.40	0.34	Made Safe
31910	Manufacturing Paper Boxes & Bags	125%	125%	1.20	1.18	
32002	Manufacturing Aircraft	40%	40%	0.44	0.40	Made Safe
32102	Manufacturing Stone & Marble Products	125%	125%	1.20	1.18	

SECTOR 4 CONSTRUCTION

40102	Building Construction	200%	200%	2.02	1.98	CSAM
40103	Flooring & Tiling	150%	150%	1.51	1.49	CSAM
40104	Installing Metal Products	300%	300%	3.02	2.97	CSAM
40105	Painting & Decorating	200%	200%	2.02	1.98	CSAM
40106	Wrecking & Moving Buildings	500%	500%	5.04	4.95	CSAM
40108	Drywall & Stucco Contracting	300%	300%	3.02	2.97	CSAM
40109	Installing Doors & Windows	300%	300%	3.02	2.97	CSAM
40110	Concrete Work	300%	300%	3.02	2.97	CSAM
40112	Installing Case Goods & Fixtures	150%	150%	1.51	1.49	CSAM

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40115	Landscaping	200%	200%	1.80	1.98	CSAM
40203	Electrical Contracting	125%	125%	1.26	1.24	CSAM
40204	Plumbing, Insulating & Mechanical	200%	200%	2.02	1.98	CSAM
40403	Roofing & Eavestroughing	500%	500%	5.04	4.95	CSAM
40502	Constructing Dams, Wharves, Bridges & Steel	250%	250%	2.52	2.48	CSAM
40602	Installing Elevators	60%	60%	0.61	0.60	CSAM
40603	Installing Heavy Machinery	200%	200%	2.02	1.98	CSAM
40702	Sewer & Water Construction	300%	300%	3.02	2.97	MHCA
40705	Pipeline Construction	75%	75%	0.76	0.74	MHCA
40706	Excavation, Foundations, Installing Pools & Tanks	200%	200%	2.02	1.98	MHCA
40709	Piles & Underwater Construction	200%	200%	2.02	1.98	MHCA
40802	Trenching & Drainage	200%	200%	2.02	1.98	MHCA
40803	Roadwork	125%	150%	1.26	1.44	MHCA
40806	Gravel & Stone Pits	250%	250%	2.65	2.48	MHCA
40809	Equipment Contracting	200%	200%	2.02	1.98	MHCA
40903	Tower & Energy Construction	200%	200%	2.02	1.98	CSAM
40904	Railway Construction	75%	75%	0.76	0.74	CSAM

SECTOR 5 TRANSPORTATION, COMMUNICATIONS & STORAGE

50102	Local and Long Haul Trucking	200%	200%	2.02	1.98	RPM
50103	Waste Management, Snow Removal & Towing	150%	150%	1.44	1.49	MHCA
50109	Interprovincial Trucking Administration	25%	25%	0.25	0.25	RPM
50111	AAP Reporting - Trucking	250%	250%	2.52	2.48	RPM
50202	Operating Grain Elevators	33%	33%	0.29	0.31	
50203	Cold Storage Facilities	75%	75%	0.72	0.70	
50204	Warehouse & Storage Facilities	100%	100%	0.96	0.94	
50302	Parking Lots & Airports	75%	60%	0.72	0.61	
50303	Operating Pipelines	20%	20%	0.19	0.19	
50304	Cable & Satellite TV Distribution	40%	50%	0.38	0.43	
50305	Operating Railways	200%	200%	1.92	1.89	
50308	Taxi Services	60%	50%	0.58	0.49	
50309	Transportation NEC	125%	125%	1.20	1.18	
50311	Audio Visual Services	40%	40%	0.37	0.38	
50315	Bus Lines & Depots	200%	200%	1.92	1.89	
50316	Aviation Services	75%	75%	0.72	0.70	
50502	Radio & Television Broadcasting	15%	15%	0.14	0.14	
50504	Telecommunications	25%	25%	0.22	0.24	
50505	Film & Music Production	25%	25%	0.22	0.24	
50506	Advertising & Marketing	15%	15%	0.15	0.15	S2SA
50602	Courier Services	125%	125%	1.20	1.18	

SECTOR 6 TRADE

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CLASSIFICATION CODE	CLASSIFICATION DESCRIPTION	RISK CATEGORY		PREMIUM RATE		IBSP 2025
		2024	2025	2024	2025	
60102	Specialty Retail Stores	40%	40%	0.37	0.38	
60104	Grocery Chains	75%	75%	0.72	0.70	
60105	General Retail Sales	60%	60%	0.57	0.57	
60106	Independent Grocery Stores	75%	75%	0.72	0.70	
60202	Retail Gas & Car Wash	40%	40%	0.37	0.38	
60204	Auctions, Appraisals, Picture Framing & Rental Stores	33%	33%	0.33	0.33	S2SA
60302	Wholesaling, NEC	50%	50%	0.48	0.48	
60304	Wholesaling Parts & Hardware	60%	60%	0.58	0.57	
60305	Wholesaling Food Products	125%	125%	1.20	1.18	
60306	Brokers & Sales Agents	15%	15%	0.14	0.14	
60402	Automotive Sales & Repair	75%	75%	0.76	0.74	S2SA
60404	Automotive Body Shops	150%	150%	1.51	1.49	S2SA
60405	Power Equipment Sales & Service	50%	50%	0.45	0.48	
60406	Bulk Liquids & Fuels	60%	60%	0.57	0.57	
60408	Aircraft Repair	25%	25%	0.25	0.25	Made Safe
60503	Heavy Industrial Equipment Sales & Service	100%	100%	1.01	0.99	S2SA
60506	Light Commercial Equipment Sales & Service	25%	25%	0.22	0.24	
60903	Concrete Supply	125%	125%	1.26	1.24	MHCA
61003	Light Commercial Equipment Rental Services	100%	100%	0.96	0.99	S2SA
61004	Heavy Industrial Equipment Rental Services	50%	50%	0.50	0.50	S2SA
<u>SECTOR 7 SERVICE INDUSTRIES</u>						
70102	Cleaning & Laundries	125%	125%	1.26	1.24	Made Safe
70103	Hotels & Motels	75%	75%	0.72	0.70	
70105	Resorts & Lodges	100%	100%	0.96	0.94	
70106	Restaurants & Food Services	60%	60%	0.58	0.57	
70107	Security Services	60%	60%	0.57	0.57	
70109	Property Management	75%	75%	0.72	0.70	
70114	Gaming	60%	60%	0.57	0.57	
70115	Photography	20%	20%	0.20	0.20	Made Safe
70202	Health Services	125%	125%	1.24	1.22	MASH
70203	Specialized Homes	125%	125%	1.14	1.18	
70204	Social Services	50%	50%	0.48	0.48	
70302	Architects & Engineers	15%	15%	0.14	0.14	
70304	Clerical Labour Supply	20%	20%	0.19	0.19	
70402	Inspecting & Testing	15%	20%	0.14	0.16	
70404	Land Surveying	15%	15%	0.14	0.14	
70405	Laboratories	25%	25%	0.22	0.24	
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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		2024	2025	2024	2025	
70502	General Labour Supply	200%	200%	1.92	1.89	
70602	Janitorial Services	100%	100%	0.96	0.94	
70603	Domestic Services	75%	75%	0.72	0.70	
70604	Window Cleaning	800%	800%	7.68	7.54	
70605	Yard Maintenance & Pest Control	125%	125%	1.20	1.18	
70608	Wellness Facilities	40%	40%	0.38	0.38	
70702	Day Cares & Programs	60%	60%	0.57	0.57	
70804	Schools & School Divisions	125%	125%	1.14	1.18	
70805	Education & Instruction	20%	20%	0.19	0.19	
71002	Theatres	60%	60%	0.57	0.57	
71003	Day Camps & Parks	100%	100%	0.96	0.94	
71005	Museums & Galleries	15%	15%	0.14	0.14	
71302	Funeral Homes	15%	15%	0.14	0.14	
71403	Veterinary & Pet Services	50%	60%	0.48	0.55	
71405	Boarding Stables	300%	300%	2.85	2.83	
71504	Unions, Labour Organizations & Political Parties	15%	15%	0.14	0.14	

SECTOR 8 PUBLIC ADMINISTRATION

80102	Municipal Operations	100%	100%	0.96	0.94	
80103	Municipal Boards & Districts	20%	20%	0.19	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%	0.38	0.38	
90104	Arcades, Billiards, Bowling, Recreational Clubs & Rinks	60%	60%	0.57	0.57	
90212	Nature Centres	25%	25%	0.23	0.25	S2SA
90213	Operating Reserves	60%	60%	0.58	0.57	
90308	Hair & Aesthetic Services	20%	20%	0.19	0.19	
90313	Professional & Business Offices	15%	15%	0.14	0.14	
90802	Skydiving	75%	75%	0.72	0.70	
91704	Transporting Own Goods	125%	125%	1.30	1.18	
91802	Amusement Facilities, Carnivals & Fairs	75%	75%	0.72	0.70	
92103	Universities & Private Training	20%	20%	0.19	0.19	
92402	Non-Profit Volunteers*	N/A	N/A	25.00	25.00	
92403	Medical & Personal Services	20%	20%	0.16	0.18	

* - flat rate of \$25.00 per individual