



**WSIB**

**Multiple Classification Units (CU's)**

Segregated Payroll Earnings



## RATE GROUP HISTORY

In 2008 payroll for Greeley Containment & Rework Inc. was \$4 million per year and WSIB premiums averaged over \$120,000 annually.

The WSIB Classification Unit, “Rework”, was based on the most technical job the teams were performing using hand tools. The rate was \$3.03 per \$100.

Nevertheless, we estimated 80% of our work was Quality Inspection, without the use of hand tools. This rate was only \$0.35 per \$100.



## PREMIUMS AUGUST 2008

| <b>GREELEY WSIB PREMIUM AUGUST 2008</b> |                        |             |                        |
|---|------------------------|-------------|------------------------|
| <b>Classification Unit</b>              | <b>Payroll Expense</b> | <b>Rate</b> | <b>Monthly Premium</b> |
| Rework                                  | \$ 348,210.00          | \$ 3.03     | \$ 10,550.76           |



## TWO RATE CODES

| <b>2 RATE CODES</b>        |                        |             |                        |
|----------------------------|------------------------|-------------|------------------------|
| <b>Classification Unit</b> | <b>Payroll Expense</b> | <b>Rate</b> | <b>Monthly Premium</b> |
| Rework (20%)               | \$ 69,642.00           | \$ 3.03     | \$ 2,110.15            |
| Quality Inspection (80%)   | \$ 278,568.00          | \$ 0.35     | \$ 974.99              |
|                            | <b>\$ 348,210.00</b>   |             | <b>\$ 3,085.14</b>     |

**MONTHLY SAVING**

**\$ 7,465.62**



## MULTIPLE RATE CODES APPROVED

In 2008, after application with WSIB, Greeley obtained approval for two rate groups. Greeley now has four.

Greeley was able to reconcile the entire 2007 year with the two new rate codes.

Greeley's total savings from 2007 – current is estimated over \$1.1 MILLION.



# Refund Cheque - WSIB

THE FACE OF THIS DOCUMENT HAS A COLOURED BACKGROUND NOT A WHITE BACKGROUND / LE RECTO DE CE DOCUMENT POSSÈDE UN FOND COLORE ET NON PAS BLANC

**WSIB** Workplace Safety & Insurance Board  
**CSPAAT** Commission de la sécurité professionnelle et de l'assurance contre les accidents du travail

ROYAL BANK OF CANADA  
BANQUE ROYALE DU CANADA  
MAIN BRANCH SUCCURSALE PRINCIPALE

N2286984

Claim No./ Dossier n°

Date 2008 03 13  
Y/A M/M D/J

I

\*\*\*NINETY-EIGHT THOUSAND SIX HUNDRED THIRTY-FIVE DOLLARS.....  
.....81/100

\$ \*\*\*\*\*98,635.81

Pay to / Payez à l'ordre de  
GREELEY CONTAINMENT AND REWORK INC.  
200 BASELINE RD E  
BOWMANVILLE

ON L1C 1A2

*Jill Hutchison* *Maleney*

Authorized Signatures / Signatures autorisées

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## Criteria for Multiple Rate Groups

WSIB review and approve of multiple rate codes.

Different jobs within your facility may fall under different rate groups.

If components that make up an assembly are sold separately.

Must allocate employee direct labour cost against each specific job.

Each specific job is allocated towards a rate group.

Final reconciliation includes salaried and auxiliary costs based on % of direct Labour.

Two passed audits by WSIB.



## Rate Framework - 2020

Most companies will be assigned a predominant class if you already have multiple rate groups.

Still opportunity for multiple rate classes if insurable earnings for one rate group exceeds \$440,000 annually and 25% total earnings.

A 'projected premium rate' will be provided based on your WSIB claims similar to claim type on your NEER statement.

To mitigate premiums and surcharges it is imperative to proactively manage your WSIB claims.