



# Rate Framework Newsletter

Issue 7 | August 2019

Visit our website



Stay up-to-date with all the latest news and details about our new premium rate-setting model, set to be implemented on January 1, 2020.

## Rate framework toolkit

Help prepare your membership for the new premium rate-setting model with content and graphics you can use in your own newsletters or website. Our new toolkit is available to you and includes:



- Suggested content and graphics for Twitter, Facebook and LinkedIn
- Articles (short and long form) for association newsletters
- Website buttons you can put on your website directing members to [wsib.ca/rateframework](https://wsib.ca/rateframework) for more information
- FAQs you can post on your website, include in newsletters or use in presentations

You can access the toolkit [here](#).

Your 2020 premium rates

New classification guide

Starting September 25 businesses will begin to receive their 2020 premium rate information. Having this information early will help businesses prepare to transition to our new premium rate-setting model.

We encourage you to visit [wsib.ca/rateframework](https://wsib.ca/rateframework) to stay up-to-date on the latest information and to learn more about our new rate-setting process.

Our new Employer Classification Manual (ECM) provides details on how Ontario businesses are classified in our new premium rate-setting model. Our classification structure is adapted from the North American Industry Classification System (NAICS) and includes additional WSIB-specific classification codes. The new ECM is now available [here](#) to help you prepare for the coming changes and will take effect January 1, 2020.

---

### **Non-exempt partners and executive officers in construction**

Non-exempt partners and executive officers in construction who were previously classified under rate group 755, will continue to receive a separate premium rate that reflects the low risk of their work in comparison to the rest of the construction industry.



The 2020 premium rate they will pay is based on the 2019 rate group 755 rate and moving forward, will be based on the collective experience of all non-exempt partners and executive officers in construction.

Visit our [website](#) for more information on rate-setting in our model.

---

### **Jargon buster**

In each edition of our newsletter we explain some key terms and concepts that will be used to set rates in 2020 to help you familiarize yourself with our new model.

#### **Predominance**

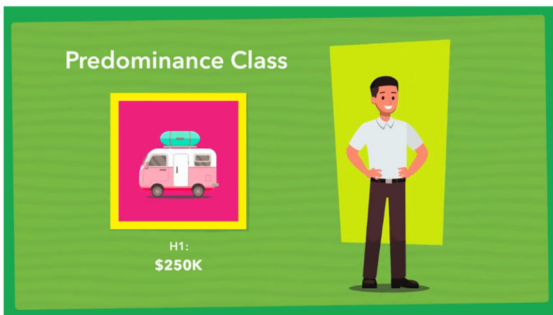
In our new model, businesses with multiple business activities are assigned a single class and rate based on their predominant business activity, which is the business activity with the highest insurable earnings.

If you have more than one business activity and meet the multi-rating criteria below, you may be eligible for multiple premium rates:

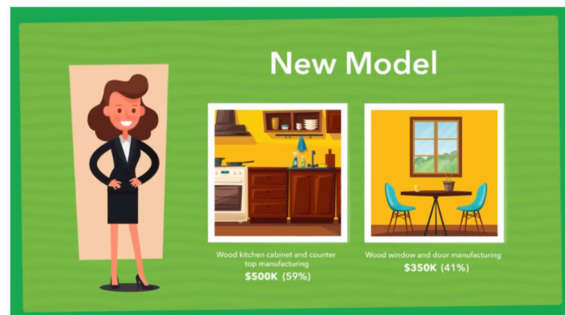
1. You must **properly segregate** payroll for each of your business activities
2. The business activity must not form an **integrated operation** with your other business activity or activities
3. The business activity must be **significant** enough (a sufficient share of your payroll)

To learn more about multi-rating, check out the scenarios below or visit our [website](#).

### I am a business with more than one business activity



### I am a business with multiple premium rates



---

## Your next clearance will be simple

This September, instead of creating a specific clearance for each business a contractor works with, one clearance will be automatically created if you are up to date with us.

To help make this change smoother, clearances expiring August 19 will be valid November 19, 2019. You can find out more about clearances [here](#).

