

2018

MSI Premium Rates

Unit	Description	%
10110	Operating a farm, horse stable, breeding cattle	6.17
10120	Breeding of pigs, goats, sheep	6.06
10130	Breeding of poultry, egg production, hatchery	4.84
10140	Growing of cereal crops, seeds, herbs, tobacco	3.21
10150	Growing of fruits, vegetables, greenhouse, maple syrup, trees, shrubs	3.51
11110	Fishing, deep sea, fresh water, coastal	9.46
13110	Operating a ferrous mine (iron)	1.43
13120	Mining salt, diamonds	4.37
13130	Asbestos mine	10.44
13140	Stone Quarry, sandpit, gravel pit	5.75
13150	Core drilling for mining	7.75
13160	Sinking mine shafts, drilling declines, drill mining roads	7.65
14010	Forestry operations	6.55
14020	Forestry Development	8.33
14030	Tree work	15.45
15010	Abattoir, slaughterhouse	7.87
15020	Processing lunch meats, fish or seafood	3.96
15030	Making animal foods	3.32
15040	Making beverages, (Alcohol) fruit juices	1.83
15050	Preparation of fruits and vegetables for snacking	3.45
15060	Making of flour for baking	2.54
15070	Processing of coffee, tea, spices, seasonings, herbs, roasted nuts	2.16
15080	Making of milk, dairy products	1.95
16010	Making of auto tires, rubber	2.62
16020	Making of rubber products	3.01
16030	Making of plastic bags	2.51
16040	Making of plastic products	2.50
16050	Making of reinforced plastic products	5.21
16070	Making of body hygiene products, soap, making of drugs	1.75
16080	Making of cleaning products	2.64
16090	Making of chemical products	1.15
17010	Making of woven fabrics, carpets, textiles	2.43
17030	Making of clothes, cut, sewn type, knitted clothing	1.92
17040	Making or repairing of canvas, decorations and furniture accessories made of textile materials	3.59
18010	Manufacturing of doors and windows in wood or plastic	3.30
18020	Manufacturing wood panels, flooring, moldings, wood furniture components, wood cabinet doors	3.90
18030	Manufacturing in a plant or workshop, prefabricated houses, mobile homes	9.96
18040	Manufacturing of coffins, musical instruments, furniture, wood cabinets, counters	5.17
18050	Manufacturing or assembling furniture or cabinets having a metal structure, making metal coffins, metal boats	2.62
18060	Cabinet makers	4.97
18070	Mass production of furniture, made of wood, or having a wood structure, manufacturing	2.27
19010	Making and installing of commercial signage	5.32
26050	Printing, reproduction, binding, manufacturing paper for office supplies, silk screening	1.56
34010	Sawmills	4.27
34030	Manufacturing of pallets or containers made of wood, making of wood trusses, fences, rafters, joists	7.28
34200	Making of pulp paper, fiberboards	1.51
34210	Transforming paper and paperboard, treating paper, making of particleboard, coating of boards	2.94
34410	Transport, Cube Van	7.46
35010	Manufacturing of freestone products	4.26
35020	Making of ready-mix concrete, asphalt	4.98
35030	Manufacturing of concrete products	5.72
35040	Transforming and finishing glass	3.10
35050	Making of glass, clay-based products, making of cement, making lime, making of wall-board (gypsum)	2.41

36050	Making of metal products by stamping or forging	2.69
36060	Making of metal wire products	3.46
36070	Making of doors and windows from metal, metal garage doors, tubular metal, making fences, panels out of aluminum	3.44
36080	Painting in workshop of metal products, plating and treating of metals	5.59
36090	Making of metal framing, ornamental iron products, stationary welding workshop, making of scaffolding Machine Shop	5.11
36100	Making of farm machinery and equipment, making of trailers	4.12
36110	Making of metal tanks, boilers, heavy industrial machinery and equipment	3.38
36120	Manufacturing of heating, ventilation, air conditioning, refrigeration equipment, home appliances, electrical lighting assemblies	3.50
36130	Manufacturing of commercial kitchen appliances and equipment, food machinery, machinery for cosmetics and pharmaceutical industry, machinery for maple syrup production, product of machinery	1.81
36140	Manufacturing of electric motors, generators, alternators, rewiring of electrical motors	2.00
36150	Making of computer hardware, telephones, telecommunication hardware, audio-visual hardware, electronic parts, control panels, electronic measurement and control instrument panels	0.89
36160	Manufacturing aircraft	1.02
36170	Shipbuilding in a shipyard	9.09
36190	Manufacturing snowmobiles, watercrafts, ATV's motorcycles, golf carts, scooters, railway and metro cars.	1.25
36200	Manufacturing buses, ambulances, trucks, travel trailers, camping trailers, caravans, motorized trailers	2.67
36300	Manufacturing of pig iron or steel, rolling, extruding or hot drawing ferrous metals	1.79
36310	Manufacturing and rolling of aluminum	1.42
36320	Refining of non-ferrous metals, rolling, extrusion or hot drawing of non-ferrous metals	2.01
36330	Iron casting	6.04
36340	REMOVED	
36350	Casting of non-ferrous metals manufacturing by casting of parts using the cire perdue process	2.59
54010	Trading in or renting indoor or outdoor furniture for the home, office, commercial, industrial, or institutional establishments, trading in antique furniture, trading in or renting big home appliances, trading in, renting or repairing audio and video equipment, repairing small or big home appliances	2.27
54020	Trading in or renting office machines and equipment, trading in small home appliances, trading in or renting computer equipment, trading in or renting electrical or electronic medical or laboratory equipment, trading or renting of telecommunication equipment, trading or renting of medical, dental, surgical equipment, film development photography services.	0.89
54030	Selling of floor covering, trading in fabrics, trading in notions, decorating and furniture accessories made of textiles, trading in blinds, shades, paint, wall coverings, wrapping supplies, made of paper, plastic, paperboard, polystyrene, utensils	1.67
54040	Trading in clothing or clothing accessories, shoes, luggage or leather craft	1.12
54050	Department stores, retailing supplies for the home and for automobiles, one-price store	2.80
54060	Trading in dishes, pottery, knick-knacks, glassware, cutlery, utensils, cookware, lending of games, or toys, jewelry store, posters, paintings, frames and materials, artists, canvasses, documents records, DVD's compact Discs, videos office supplies, gift wrapping, greeting cards	1.22
54070	Construction, renovation and decorating, building materials, lumber supplies, selling doors and windows, flooring products, siding etc...	2.14
54080	Renting or repairing snowmobiles, watercraft, ATV's motorcycles, scooters, golf carts, travel trailers, camping trailers, park trailers, fifth wheel campers, mechanical repairs on boat motors, repairing of small garden machinery	3.10
54090	Business in connection or communications devices, electric or electronic parts or components, control instruments, sanitary appliances, heating equipment woodstoves, prefabricated fireplaces, air conditioning	1.22
54100	Renting or selling of sporting goods or equipment, renting or selling musical instruments and accessories, pools, spas, renting or selling bicycles	1.24
54210	Trading in metal alloys in primary or laminated forms, operating s metals or alloy cutting workshop	3.10

54220	Selling or renting of farm tractors, repairing farm equipment, for crops, renting or selling or repairing heavy machinery for construction, mining, logging, oil and gas, road maintenance machinery, forklifts	2.76
54230	Selling or renting heavy industrial machinery for manufacturing industry, stationary lifting equipment	1.48
54240	Business in fuel oil, propane gas, lubricating oils and grease, butane, chemical products, maintaining selling or renting fire extinguishers	2.92
54250	Animal food business, seeds, cereal crop seeds, pest control products, pet grooming services	1.87
54260	Recycling of materials RECYCLE	6.65
54320	Selling new and used automobiles, motorized trailers, car rentals, selling or renting trailers	1.68
54330	Aftermarket auto detailing, repair windscreens, tinting, detailing, auto starters, rust proofing	2.73
54340	Selling auto and trailer parts	1.90
54350	Tire shops, towing services, mufflers, shocks, suspensions, MECHANICS	4.26
54360	Auto bodywork shop	4.30
54410	Wholesale trade in foodstuffs, wholesale trade in beverages, alcoholic or non-alcoholic, transporting of raw milk	2.89
54420	Grocery store, butcher shop, fish shop, fruit and veggie stand	2.16
54430	Convenience stores with GAS PUMPS Cashiers	1.78
54440	Selling body hygiene and care products, selling pharmaceuticals	0.94
55010	Air transportation services	2.37
55020	Maritime and rail transport services related to maritime and rail transport	2.45
55030	Loading or unloading of ships	3.72
55040	Transportation of passengers by road TAXI	2.84
55050	Transport of merchandise by road 18 wheelers	7.67
55060	Moving services	15.74
55070	Dump trucks, snow removal	5.20
55080	Storage services, wrapping, packaging, boxing, labeling and label changing services	2.89
55090	Messenger or delivery services, Food delivery	3.79
57010	TV or Radio	1.68
57020	Recreation Centre, bowling alley, pool hall, physical fitness center	1.64
57030	Golf Club	1.94
57040	Skiing Centre	4.25
58010	Services related to the environment	4.78
58020	Garbage collection, refuse collection (recycle material)	8.76
58030	Jail(s)	1.87
58040	Provincial Administration services (Quebec Government)	0.56
58050	Job creation assistance programs	0.83
58060	Ministere du Transport du Quebec	1.22
58070	Administration Municipal or Band office.	1.89
58080	Re-integration support fund ?	3.35
58090	Electrical supply generation and distribution, HYDRO	0.78
59010	Hair and beauty salon, epilation, Barbershop, funeral parlor, crematorium	1.62
59020	Hospital HOSPITAL	1.32
59030	Residential long term care Centre	2.75
59040	Retirement home with assisted services	5.31
59050	Rehab Centre for persons in difficulty, adjustment problems, mothers with adjustment problems	2.30
59060	Ambulance service	3.94
59070	Practicing medicine, social services, physical treatment Centre's, optometrists, Doctor's	0.89
59080	Dentistry and Veterinary services	1.41
59090	Day Care Centre	2.78
59100	Social economy enterprise providing domestic assistance,homecare	3.73
59110	Aid services for employment, Centre for family aid, center for consumer complaints	1.19
59120	Adapted enterprise, rehiring firm	4.16
59130	Stay in Addictions Rehabilitation Centre	4.01
59140	Out-patient Addictions Rehabilitation Centre	1.24
59150	Retirement home with NO homecare services	4.10
60100	Primary, secondary schools, teachers	0.85

60110	College or University teaching, library, laboratory research Centre	0.57
61100	Church, cemetery	1.60
61110	Lodging facility for priests or clergy personnel	2.53
65100	Banks	0.50
65110	Brokerage firm, professional services firm offering administrative support	0.54
65120	Traditional or wireless telecommunications network, advertising agency, survey firm, marketing agency, public relations agency, publishing, call Centre	0.54
65130	Professional engineering firm scientific advisory services	0.75
65140	Security or investigation agency, securities transport service by armored car	3.07
65150	Administration of the operations of subsidiaries or branch offices outside of Quebec	0.50
67100	Association of businesses, of institutions or of organizations, unions organizations, hiring out of the services of office workers	0.70
67110	Hiring out of services of warehouse, workshop or factory personnel	6.58
67120	Hiring out of services of truckers, delivery drivers or driver helpers	7.10
68010	Restaurants, fast food counter, drinking establishment, Bartenders	1.83
68020	Cafeteria, catering services, mobile canteen, operation of vending machines	3.31
68030	Hotel establishment, youth hostel, residential hotel, relaxation Centre offering accommodations, bed and breakfast	2.49
68040	Outfitters establishment, campground, mobile home park, camp with accommodations, management and upkeep of parks of the provincial administration	3.34
68050	Operation of buildings, management of buildings, dormitories for students, parking lots, rental of storage spaces (without handling activities)	2.61
69960	Repairing, installing or maintaining production machinery, operating a mobile welding unit	5.07
77010	Laundry services, dry cleaning services, linen supply services with washing	3.49
77020	Building maintenance services	4.10
77030	Chimney sweeping	12.46
80020	Work done both inside and outside of offices	0.63
80030	Excavation work, paving work, assembly of fences, installation of guardrails, rental of cranes with operators	5.35
80040	Blasting drilling, soil mechanics, pile-driving and special foundations	8.75
80060	Construction of energy transmission lines, construction of energy transforming stations	4.43
80080	Erecting metal frame structures and tanks.	18.87
80100	Cement and concrete work (foundations) Laborers	8.19
80110	Carpenters, plasterers, painters, ceramics, flooring, Laborers	9.58
80130	Roofers, exterior siding installers, gutters	14.76
80140	Masonry (brick layers)	11.41
80150	Glass work, glazing work	13.58
80160	Millwright works, boiler making work, plumbing and pipefitting work, pipe installation work, work related to mechanized transit systems	5.07
80170	Electricians	3.93
80180	Sheet metal work	6.30
80190	Installation of electronic equipment, alarm or control systems	3.20
80200	Refrigeration work, air conditioning work HVAC	6.37
80230	Landscaping work, installation of pools or spas	5.61
80250	Ornamental building metal work	13.51
90010	Work done exclusively in offices	0.50
90020	Salesperson or sale representatives	0.63