

Scope of Coverage - Industries/Occupations



Scope of Coverage - Industries/Occupations

The following tables outline how workers' compensation coverage is determined in each province and territory.

Please note that even if an industry/occupation is included or excluded below, there may be other factors to consider whether a firm requires coverage. For example, in some jurisdictions if a firm has less than a certain number of employees, they do not require workers' compensation coverage.

Some jurisdictions cover all industries/occupations unless they are specifically excluded, while others only cover industries/occupations that are specifically included.

Please contact individual Workers' Compensation Boards/Commissions to obtain specific details about whether your firm requires coverage or can be voluntarily covered by application. Contact information for each WCB/Commission can be found at: [Boards/Commissions](#) on AWCBC's website.

For listing of individually liable employers in each jurisdiction, see 'Individually Liable Employers (Self- Insurers)' found at '[Assessments & Premiums](#)' under the 'Individually Liable Employers' heading.

The '[Scope of Coverage - Industries/Occupations](#)' table gives a broad overview of the following topics:

- **Context** (including Percentage of Workforce Covered, Population, Employed Labour Force and Number of Employer Accounts)
- **Legislation** (References to Scope of Coverage found in Acts, Regulations and Schedules)
- **Policy** (References to Scope of Coverage found in Board/Commission Policy Manuals)
- **Inclusions** (Industries/Occupations Specifically Included)
- **Exclusions** (Industries/Occupations Specifically Excluded)
- **Voluntary** (Industries/Occupations that can apply for Voluntary Coverage)

Click below to go directly to the following jurisdiction:

- [Newfoundland and Labrador](#)
- [Prince Edward Island](#)
- [Nova Scotia](#)
- [New Brunswick](#)
- [Quebec](#)
- [Ontario](#)
- [Manitoba](#)
- [Saskatchewan](#)
- [Alberta](#)
- [British Columbia](#)
- [Yukon](#)
- [Northwest Territories / Nunavut](#)

Newfoundland and Labrador

This table outlines how workers' compensation coverage is determined in Newfoundland and Labrador.

The Newfoundland and Labrador Workplace Health, Safety and Compensation Act, 2022, became effective on September 1, 2023, along with new regulations. The table has been updated to incorporate these changes. The Summary table will soon be revised to encompass all jurisdictional updates in the near future.

Newfoundland and Labrador	Scope of Coverage - Industries/Occupations
% of Workforce Covered ¹ (2021)	97.40%
Population ² (2022)	526.0 (in 000s)
Employed Labour Force ³ (2022)	232.5 (in 000s)
# of Employer Accounts (2022)	17,355
Legislation (references to scope of coverage found in acts, regulations, and schedules)	<ul style="list-style-type: none"> • Workplace Health, Safety and Compensation Act (sections 45-49) • Workplace Health, Safety and Compensation Regulation, Regulation 66/23 (section 4) • Workplace Health, Safety and Compensation Regulations, 2023, Regulation 67/23 (sections 2-10)
Policy (references to scope of coverage found in board/commission policy manuals)	Procedure 101.00, Coverage under the Workplace Health, Safety and Compensation Act Policy CO-01 Coverage for Commercial Fishers Policy ES-01 Optional Coverage Procedure 103.00 Optional Personal Coverage and Householder Coverage Procedure 104.00 Out of Province Coverage Procedure 404.00 The Fishing Industry Procedure 405.00 The Logging Industry

¹ Percentage of Workforce Covered from AWCBC's [Key Statistical Measures](#). Most recent data available.

² Statistics Canada, CANSIM, [table 051-0001](#).
https://www150.statcan.gc.ca/t1/tbl1/en/tv.action?pid=1710000501&request_locale=en

³ Statistics Canada, CANSIM, [table 282-0002](#).
https://www150.statcan.gc.ca/t1/tbl1/en/tv.action?pid=1410002301&request_locale=en

<p>Inclusions (industries/occupations specifically included)</p>	<p>Workplace Health, Safety and Compensation Act, 2022 (sections 45-49)</p> <p>Application of Act</p> <p>45.</p> <p>(1) This Act applies to workers and employers engaged in or in connection with an industry in the province except</p> <ul style="list-style-type: none"> (a) those industries, employers, or workers that the Lieutenant-Governor in Council may exclude by regulation; and (b) those employers and workers that the commission, with the approval of the Lieutenant-Governor in Council, may exclude by regulation where the commission is of the opinion that the exclusion is appropriate. <p>(2) Notwithstanding that certain industries, employers or workers are excluded from the scope of this Act, the commission may, on application, order that this Act apply to one or more of the industries, employers or workers otherwise excluded.</p>
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Source: Association of Workers' Compensation Boards of Canada – 2024

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Newfoundland and Labrador	Scope of Coverage - Industries/Occupations
	<p>Employer covered</p> <p>46. The commission may admit an employer in an industry as being entitled to the same compensation as if the employer were a worker and the employer's dependents were dependents under this Act.</p> <p>Coverage for particular workers</p> <p>47. (1) The Lieutenant-Governor in Council may, by regulation, provide that the provisions of this Act apply, in whole or in part, to the following:</p> <ul style="list-style-type: none"> (a) fishers working in or out of the province, or on or about the waters of the province, or living within the province; (b) commercial buyers or other commercial recipients of fish, or a person engaged within the province in transmitting payments to fishers; (c) volunteer fire brigades or departments located in or serving a municipality and the members of the fire brigades or departments; (d) independent operators in the logging industry; (e) members of the House of Assembly; (f) volunteers engaged in work or measures under the <i>Emergency Services Act</i> ; (g) volunteers providing community ambulance services; (h) volunteers engaged in search and rescue activities as tasked by the Royal Newfoundland Constabulary or the Royal Canadian Mounted Police; and (i) volunteers engaged in auxiliary policing services. <p>(2) Where it appears to the commission that this Act or a regulation is inappropriate or unworkable in relation to fishers, the fishing industry or commercial buyers or other commercial recipients of fish, the commission may, by regulation or otherwise, make rules and give decisions that it considers fair and appropriate having regard to the intent that fishers shall where possible receive the benefit of and be subject to this Act.</p> <p>Independent operator</p> <p>48. The commission may admit an independent operator who performs work of a nature that would be within the scope of this Act, as being entitled to the same compensation as if the independent operator were a worker and the independent operator's dependents were dependents under this Act.</p>

Source: Association of Workers' Compensation Boards of Canada – 2024

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Work training programs

49. (1) Where a student is enrolled in an educational institution prescribed in the regulations and is participating in a work training program, the student shall, while participating in the work training program, be considered to be a worker employed by the province.

(2) Where a student is injured while participating in a work training program and is entitled to compensation, the amount payable to the student shall be based on the current rate paid to a worker engaged in the same or similar work provided that the maximum amount payable does not exceed the maximum compensable assessable earnings.

(3) The age for admission to a work training program shall be 15 years or over but in exceptional circumstances the commission may, at the request of the Minister of Education, rule a student to be entitled to the benefits of this section.

[Workplace Health, Safety and Compensation Regulations, 2023](#) (2-10)

Definitions

2. In these regulations,

(a) "Act" means the *Workplace Health, Safety and Compensation Act, 2022*;

(b) "CASARA-NL" means the Civil Air Search and Rescue Association of Newfoundland and Labrador; and

(c) "NLSARA" means the Newfoundland and Labrador Search and Rescue Association Inc.

Volunteer firefighters

3. The commission may apply the provisions of the Act in the manner set out in section 4 to a volunteer fire department or brigade where the municipality in which the volunteer fire department or brigade is located and serves applies to the commission requesting that the Act apply.

When volunteer firefighters are covered

4. (1) For the purpose of the Act, where the commission has admitted a volunteer fire department or brigade

(a) the members of the department or brigade who are certified as that by an official of the municipality shall be considered workers; and

(b) the municipality that makes the application for admission of the department or brigade shall be considered the employer.

(2) The members of a volunteer fire department or brigade are considered to be in the course of their employment from the time they leave their residence or place of employment to respond to an emergency call until they have completed those activities required to respond to that emergency call.

(3) The members of a volunteer fire department or brigade are also considered to be in the course of their employment while

(a) carrying out duties and responsibilities assigned by their employer or its delegate;

(b) repairing and maintaining firefighting equipment on the premises of the department or brigade; and

(c) attending educational and training sessions which have been sanctioned by the Office of the Fire Commissioner.

(4) The members of a volunteer fire department or brigade are not considered to be in the course of their employment while involved in fundraising activities on behalf of the department or brigade.

(5) An employer shall annually, before January 1 and at the other times that the commission requires, notify the commission of the number of members of the volunteer fire department or brigade certified under paragraph (1)(a).

Volunteer ambulance service

5. The commission may apply the provisions of the Act in the manner set out in section 6 to a municipally-sponsored or independent community volunteer ambulance service certified under the *Motor Carrier Act* and regulations where the municipality in which the volunteer ambulance service is located and serves applies to the commission requesting that the Act apply.

When volunteer ambulance service members are covered

6. (1) For the purpose of the Act, where the commission has admitted a volunteer ambulance service

(a) the members of the service who are designated as that by an official of the Department of Health and Community Services shall be considered workers; and

(b) the ambulance service that makes the application for admission of the ambulance service shall be considered the employer.

(2) The members of the volunteer ambulance service are

considered to be in the course of their employment from the time they leave their residence or place of employment to respond to an emergency call until they have completed those activities required to respond to that emergency call.

(3) The members of a volunteer ambulance service are also considered to be in the course of their employment while

(a) carrying out duties and responsibilities of a member of a volunteer ambulance service as assigned by their employer or its delegate;

(b) repairing and maintaining ambulance or other equipment related to the ambulance service; and

(c) attending educational and training sessions which have been sanctioned by the Department of Health and Community Services.

(4) The members of a volunteer ambulance service are not considered to be in the course of their employment while involved in fundraising activities on behalf of the volunteer ambulance service.

(5) An employer shall annually, before January 1 and at the other times that the commission requires, notify the commission of the number of members of the volunteer ambulance service designated under paragraph (1)(a).

Volunteer search and rescue members

7. The commission may apply the provisions of the Act in the manner set out in section 8 to NLSARA or CASARA-NL where the Department of Justice and Public Safety applies to the commission requesting that the Act apply.

When search and rescue members are covered

8. (1) For the purpose of the Act, where the commission has admitted NLSARA or CASARA-NL

(a) the members of NLSARA or CASARA-NL who are designated by an official of the Department of Justice and Public Safety shall be considered workers; and

(b) the Department of Justice and Public Safety shall be considered the employer.

(2) The members of NLSARA or CASARA-NL are considered to be in the course of their employment from the time they leave their residence or place of employment to respond to an emergency call as tasked by the Royal Newfoundland Constabulary or the Royal Canadian Mounted Police

until they have completed those activities required to respond to that emergency call.

(3) The members of NLSARA and CASARA-NL are also considered to be in the course of their employment while

(a) carrying out search and rescue activities including evidence searches as tasked by the Royal Newfoundland Constabulary or the Royal Canadian Mounted Police; and

(b) attending educational and training sessions which have been sanctioned by the Royal Newfoundland Constabulary or the Royal Canadian Mounted Police.

(4) The members of NLSARA and CASARA-NL are not considered to be in the course of their employment while involved in fundraising activities on behalf of NLSARA or CASARA-NL.

(5) The employer shall annually, before January 1 and at the other times that the commission requires, notify the commission of the names of the members of NLSARA and CASARA-NL designated under paragraph (1)(a).

Auxiliary constables

9. The commission may apply the provisions of the Act in the manner set out in section 10 to Royal Canadian Mounted Police auxiliary constables operating in the province where the Department of Justice and Public Safety applies to the commission requesting that the Act apply.

When auxiliary constables are covered

10. (1) For the purpose of the Act, where the commission has admitted the Royal Canadian Mounted Police auxiliary constables

(a) the auxiliary constables who are designated as that by an official of the Department of Justice and Public Safety shall be considered workers; and

(b) the Department of Justice and Public Safety shall be considered the employer.

(2) The auxiliary constables are considered to be in the course of their employment while

(a) carrying out duties and responsibilities of an auxiliary constable as assigned by the Royal Canadian Mounted Police; and

(b) attending educational and training sessions which have been sanctioned by the Royal Canadian Mounted Police.

(3) The employer shall annually, before January 1 and at the other

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times that the commission requires, notify the commission of the names of the Royal Canadian Mounted Police auxiliary constables designated under paragraph (1)(a).

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Newfoundland and Labrador	Scope of Coverage - Industries/Occupations
<p>Exclusions (industries/occupations specifically excluded)</p>	<p>Only exceptions are professional athletes and workers performing work for an individual in or about their private residence.</p> <p>Workplace Health, Safety and Compensation Administrative Regulations (NLR 66/23), (sections 4-5)</p> <p>Exclusions from Act</p> <p>4. The following types of employment and occupations are excluded from the application of the Act</p> <ul style="list-style-type: none"> (a) employment by a person in respect of construction or renovation of a private residence, where the residence is or is intended to be used as a private residence of the person; (b) employment by a person in respect of a function in a private residence of the person; and (c) professional sports competitors. <p>Commercial fishers</p> <p>5. (1) Except to the extent varied by these regulations or other regulations made under the Act, all provisions of the Act relating to workers shall apply to commercial fishers.</p> <p>(2) For the purpose of the Act, a commercial fisher's employment includes work activities directly related to the commercial fisher's occupation as a commercial fisher during the commercial fisher's normal fishing season but does not include off-season activities unless special coverage has been obtained from the commission.</p> <p>(3) A commercial fisher is not to be considered to be in the course of employment during the off-season.</p>
<p>Voluntary/Optional Coverage (industries/occupations that can apply for voluntary/optional coverage)</p>	<p>Workplace Health, Safety and Compensation Act, 2022, section 45(2)</p> <p>45 (2) Notwithstanding that certain industries, employers or workers are excluded from the scope of this Act, the commission may, on application, order that this Act apply to one or more of the industries, employers or workers otherwise excluded.</p>

[Back to top](#)

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Prince Edward Island

This table outlines how workers' compensation coverage is determined in Prince Edward Island.

Prince Edward Island	Scope of Coverage - Industries/Occupations
% of Workforce Covered ⁴ (2023)	98.48%
Population (2023) ⁵	172.7 (in 000s)
Employed Labour Force ⁶ (2023)	82.9 (in 000s)
# of Employer Accounts (2023)	6,158
Legislation (references to scope of coverage found in acts, regulations and schedules)	Workers Compensation Act (sections 2, 3, 4, 5)
Policy (references to scope of coverage found in board/commission policy manuals)	N/A

⁴ Percentage of Workforce Covered from AWCBC's [Key Statistical Measures](#). Most recent data available.

⁵ [Statistics Canada - Population, by sex and age group, by province and territory](#) (Number, both sexes). Statistics Canada, CANSIM, [table 051-0001](#).

https://www150.statcan.gc.ca/t1/tbl1/en/tv.action?pid=1710000501&request_locale=en

⁶ [Statistics Canada - Labour force, employed and unemployed, levels and rates, by province](#). Statistics Canada, CANSIM, [table 282-0002](#). https://www150.statcan.gc.ca/t1/tbl1/en/tv.action?pid=1410002301&request_locale=en

<p>Inclusions (industries/occupations specifically included)</p>	<p>All industries included unless excluded. See Workers Compensation Act, section 2</p> <p>Workers Compensation Act</p> <p>Application</p> <p>2. (1) This Act applies to all workers and employers engaged in, about or in connection with, any industry in the province except those workers, employers or industries excluded under subsection (2) or by the regulations.</p> <p>Exclusion</p> <p>(2) The Board may, by order made with the approval of the Lieutenant Governor in Council, exclude any particular employer or worker from the application of this Act.</p> <p>Inclusion</p> <p>(3) The Board may, on application, by order direct that this Act shall apply to an employer or worker otherwise excluded.</p>
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Prince Edward Island	Scope of Coverage - Industries/Occupations
Exclusions (industries/occupations specifically excluded)	<p>See Workers Compensation Act, section 2 and Workers Compensation Act, General Regulations, section 2</p> <p>Workers Compensation Act, General Regulations</p> <p>Excluded workers and industries</p> <p>2. The following workers and industries are excluded from the application of the Act except where the occupation is carried on as a part of an industry to which the Act applies:</p> <ul style="list-style-type: none"> (a) artists, entertainers or performers; (b) circus operations, travelling shows and trade shows; (c) clergy; (d) demonstrating and exhibiting; (e) employment by a person in respect of a function in the private residence of that person; (f) carriers employed in delivering newspapers or other publications; (g) salespersons who are not restricted to selling goods for one manufacturer or supplier; (h) selling or similar canvassing on streets; (i) sports professionals, players and (j) volunteer workers; (k) outworkers, being persons to whom articles or materials are given out to be made up, cleaned, washed, altered, ornamented, finished, repaired or adapted for sale in their own home or on other premises not under the control and management of the person who gave out the articles or materials; (l) elected officials of a city, town or municipality; (m) presidents, vice-presidents, directors and other officers of a company unless such person is admitted under section 3 of the Act and in that event the officer shall be deemed to be a worker for the purposes of the Act; (n) transportation by taxi; (o) fishing.

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Prince Edward Island	Scope of Coverage - Industries/Occupations
	<p>Inclusion of worker or industry</p> <p>3. (1) A worker or industry excluded from the application of the Act under section 2 shall cease to be so excluded if,</p> <p>(a) the Board, by order, so determines; e.g.; coaches and sports instructors, door to door sales and peddling</p> <p>(b) the Board authorizes an assessment to be made with respect thereto;</p> <p>(c) a notice of assessment is mailed to the employer.</p> <p>Admission upon application</p> <p>(2) Upon an application of the employer pursuant to subsection 2(3) of the Act, the admission of a worker or industry excluded from the Act shall have effect from the date specified in the order of the Board.</p>
Voluntary/Optional Coverage (industries/occupations that can apply for voluntary/optional coverage)	Workers Compensation Act , section 2

[Back to top](#)

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Nova Scotia

This table outlines how workers' compensation coverage is determined in Nova Scotia.

Nova Scotia	Scope of Coverage - Industries/Occupations
% of Workforce Covered ⁷ (2021)	73.51%
Population ⁸ (2022)	1,019,725
Employed Labour Force ⁹ (2023)	497 (in 000s)
# of Employer Accounts (2015)	20,640
Legislation (references to scope of coverage found in acts, regulations and schedules)	<p>Workers' Compensation Act (sections 3-9)</p> <ul style="list-style-type: none"> • Power to extend application of Part – section 4 • Application of Part to volunteer fire department – section 5 • Application of part to students – section 6 • Application to municipality – section 7 • Temporary hiring – section 8 • Deemed worker – section 9 <p>Workers' Compensation General Regulations, N.S. Reg. 22/96 (amended to N.S. Reg. 146/2002)</p>
Policy (references to scope of coverage found in board/commission policy manuals)	N/A
Inclusions (industries/occupations specifically included)	See Workers' Compensation Act , section 3 and Workers' Compensation General Regulations , N.S. Reg 146/2002, section 2, Appendix A.

⁷ Percentage of Workforce Covered from AWCBC's [Key Statistical Measures](#). Most recent data available.

⁸ [Statistics Canada - Population, by sex and age group, by province and territory](#) (Number, both sexes). Statistics Canada, [table 17-10-0005-01](#)

⁹ [Statistics Canada - Labour force, employed and unemployed, levels and rates, by province](#). Statistics Canada, [table 14-10-0287-02](#).

Nova Scotia	Scope of Coverage - Industries/Occupations
<p>Exclusions (industries/occupations specifically excluded)</p>	<p>See Workers' Compensation Act, section 3</p> <p>See Workers' Compensation General Regulations, N.S. Reg 146/2002,</p> <ul style="list-style-type: none"> • Scope of coverage - exclusion of industries (sections 3 – 7) • Scope of coverage – exclusion of classes of workers (sections 9 - 14) • Scope of coverage – exclusion of classes of employers (sections 15 - 18)
<p>Voluntary/Optional Coverage (industries/occupations that can apply for voluntary/optional coverage)</p>	<p>Workers' Compensation Act, section 4</p>

[Back to top](#)

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New Brunswick

This table outlines how workers' compensation coverage is determined in New Brunswick.

New Brunswick	Scope of Coverage - Industries/Occupations
% of Workforce Covered ¹⁰ (2021)	91.59%
Population ¹¹ (July 1, 2022)	812.2 (in 000s)
Employed Labour Force ¹² (2021)	330.1 (in 000s)
# of Employer Accounts ¹³ (2021)	15,233
Legislation (references to scope of coverage found in acts, regulations and schedules) NO CHANGES	Workers' Compensation Act (sections 2, 2.1, 4, 5, 6) Exclusion of Workers Regulation - Workers' Compensation Act, Regulation 82-79
Policy ¹³ (references to scope of coverage found in board/commission policy manuals)	Policy 23-100 Employer Registration

¹⁰ Percentage of Workforce Covered from AWCBC's [Key Statistical Measures](#). Most recent data available. (<https://awcbc.org/en/statistics/ksm-dynamic-report/>) (<https://awcbc.org/fr/statistiques/rapport-dynamique-des-msc-creer-un-rapport-de-msc-personnalise/>)

¹¹ [Statistics Canada - Population, by sex and age group, by province and territory](#) (Number, both sexes). Statistics Canada, CANSIM, [table 051-0001](#). https://www150.statcan.gc.ca/t1/tbl1/en/tv.action?pid=1710000501&request_locale=en
<https://www150.statcan.gc.ca/t1/tbl1/en/tv.action?pid=1710000501&pickMembers%5B0%5D=1.5&pickMembers%5B1%5D=2.1&cubeTimeFrame.startYear=2018&cubeTimeFrame.endYear=2022&referencePeriods=20180101%2C20220101>
https://www150.statcan.gc.ca/t1/tbl1/fr/tv.action?pid=1710000501&pickMembers%5B0%5D=1.5&pickMembers%5B1%5D=2.1&cubeTimeFrame.startYear=2018&cubeTimeFrame.endYear=2022&referencePeriods=20180101%2C20220101&request_locale=fr

¹² <https://www.worksafenb.ca/media/62332/2021-worksafenb-annual-report.pdf>

<https://www.travailsecuritairenb.ca/media/62334/2021-rapport-annuel.pdf>

¹³ <https://www.worksafenb.ca/policy-and-legal/policy/view-our-policies/employer-registration>
<https://www.travailsecuritairenb.ca/politiques-et-lois/politiques/voir-nos-politiques/inscription-des-employeurs>

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<p>Inclusions (industries/occupations specifically included) NO CHANGES</p>	<p>All Industries – no industry exclusion.</p> <p><u>Workers' Compensation Act</u>, sections 2, 5</p> <p>2(1) Subject to subsections (3) and to section 6, this Part applies to all employers and workers in or about any industry in the Province.</p> <p>5(1) For the purposes of this Act, every person assisting a peace officer in arresting any person or in preserving the peace shall be deemed to be an employee of the Crown in right of New Brunswick, and his average earnings shall be deemed to be the same in amount as his average earnings at his regular employment and shall be paid in accordance with section 38 or, where the injury or recurrence of an injury arises after the coming into force of section 38.2, in accordance with section 38.2, or, where the injury or recurrence of an injury arises after the coming into force of section 38.11, in accordance with section 38.11.</p>
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New Brunswick	Scope of Coverage - Industries/Occupations
<p>Exclusions (industries/occupations specifically excluded) - NO CHANGES</p>	<p>None.</p> <p>See Workers' Compensation Act, sections 2, 6 and Exclusion of Workers Regulation - Workers' Compensation Act</p> <p>Workers' Compensation Act</p> <p>2(3) Subject to sections 4 and 6, this Part does not apply to the following:</p> <ul style="list-style-type: none"> (a) persons whose employment is of a casual nature and otherwise than for the purposes of the industry; (a.1) persons who play sports as their main source of income; (b) outworkers; (c) members of the family of the employer residing with the employer who are under sixteen years of age; and (d) persons employed as domestic servants. <p>6 The Lieutenant-Governor in Council may by regulation exclude from the scope of this Part any industry or industries in which not more than a stated number of workers fixed by such regulation are usually employed.</p> <p>Exclusion of Workers Regulation - Workers' Compensation Act</p> <p>3(1) Subject to subsection (2), an industry is excluded from the scope of Part I of the Act unless it has throughout its operations in the year at least three workers at the same time usually employed therein.</p> <p>3(2) The fishing industry is excluded from the scope of Part I of the Act except for undertakings in which twenty-five or more workers are at the same time usually employed.</p>

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New Brunswick	Scope of Coverage - Industries/Occupations
<p>Voluntary/Optional Coverage (industries/occupations that can apply for voluntary/optional coverage) - NO CHANGES</p>	<p><u>Workers' Compensation Act, section 4</u></p> <p>4(1) An industry or worker not within the scope of this Part may, on the application of the employer, be admitted by the Commission as being within the scope of this Part on such terms and conditions, and for such period, and from time to time, as the Commission may prescribe; and from such admission, and during the period of such admission, such industry or worker shall be deemed to be within the scope of this Part.</p> <p>4(2) An employer in an industry within the scope of this Part may be admitted, on such terms and conditions and for such period and from time to time as the Commission may prescribe, as being entitled for himself or his dependents, as the case may be, to the same compensation as if that employer were a worker within the scope of this Part.</p> <p>4(3) The admission may be made in such manner and form as the Commission deems adequate and proper.</p>

[Back to top](#)

Source: Association of Workers' Compensation Boards of Canada – 2024

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Quebec

This table outlines how workers' compensation coverage is determined in Quebec.

Quebec	Scope of Coverage - Industries/Occupations
% of Workforce Covered ¹⁴ (2022)	93.1%
Population ¹⁵ (2022)	8,695,6 (in 000s)
Employed Labour Force ¹⁶ (2022)	4,099,302 (in 000s)
# of Employer Accounts (2022)	233 220
Legislation (references to scope of coverage found in acts, regulations and schedules)	<i>Act Respecting Industrial Accidents and Occupational Diseases</i> (sections 2, 5, 7 to 21, 23, 74, 310, 332 to 348)
Policy (references to scope of coverage found in board/commission policy manuals)	N/A
Inclusions (industries/occupations specifically included)	Universal coverage for workers. See <i>Act Respecting Industrial Accidents and Occupational Diseases</i> (section 7)

¹⁴ Percentage of Workforce Covered from AWCBC's [Key Statistical Measures](#). Most recent data available.

¹⁵ [Statistics Canada - Population, by sex and age group, by province and territory](#) (Number, both sexes). Statistics Canada, CANSIM, [table 051-0001](#). https://www150.statcan.gc.ca/t1/tbl1/en/tv.action?pid=1710000501&request_locale=en

¹⁶ [Statistics Canada - Labour force, employed and unemployed, levels and rates, by province](#). Statistics Canada, CANSIM, [table 282-0002](#). https://www150.statcan.gc.ca/t1/tbl1/en/tv.action?pid=1410002301&request_locale=en

<p>Exclusions (industries/occupations specifically excluded)</p>	<p>1) (1) a domestic worker who must work less than 420 hours over a period of one year for the same individual, unless he can provide proof of 7 consecutive weeks of work at a rate of at least 30 hours per week during that period;</p> <p>2) (2) <i>(paragraph replaced)</i>;</p> <p>3) (3) a person who plays sports as his main source of income;</p> <p>4) (4) an executive officer of a legal person regardless of the work the executive officer does for the legal person;</p> <p>5) (5) a natural person if that person acts as a family-type resource or an intermediate resource.</p> <p>See Act Respecting Industrial Accidents and Occupational Diseases (section 2, worker)</p>
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Quebec	Scope of Coverage - Industries/Occupations
<p>Voluntary/Optional Coverage (industries/occupations that can apply for voluntary/optional coverage)</p>	<p>Only some categories of people who are not required to have mandatory coverage may request optional coverage, e.g. independent operators, domestic workers who are not workers within the meaning of this Act, family-type resources, intermediate resources, executive officers, members of the boards of directors of legal persons, and employers . All industries are included in the law. See Act Respecting Industrial Accidents and Occupational Diseases (section 18).</p> <p>The employer of volunteer workers may request protection for those workers.</p> <p>See Act Respecting Industrial Accidents and Occupational Diseases (section 13).</p>

[Back to top](#)

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Ontario

This table outlines how workers' compensation coverage is determined in Ontario.

Ontario	Scope of Coverage - Industries/Occupations
% of Workforce Covered (2021)	75.4%
Population ¹⁷ (Q4-2022)	15,262,660
Employed Labour Force ¹⁸ (January 2023)	7,800 (in 000s)
# of Employer Accounts (January 2023)	313,976
Legislation (references to scope of coverage found in acts, regulations and schedules)	<ul style="list-style-type: none"> • Workplace Safety and Insurance Act, 1997 (sections 11, 12-12-3) • General Regulations, Ontario Regulation 175/98 (sections 3, 4, 5, 12, Schedule 1, Schedule 2)
Policy (references to scope of coverage found in board/commission policy manuals)	<ul style="list-style-type: none"> • 12-01-04, Employer Coverage • 14-01-01, The Classification Structure • 12-01-06 Expanded Compulsory Coverage in Construction – WSIB Special Cases (Worker Coverage) WSIB • Employer Classification Manual
Inclusions (industries/occupations specifically included)	<ul style="list-style-type: none"> • See Ontario Regulation 175/98 or the Employer Classification Manual <p>See Workplace Safety and Insurance Act, 1997, section 11</p>
Exclusions (industries/occupations specifically excluded)	<ul style="list-style-type: none"> • See Ontario Regulation 175/98, sections 3, 4, 5. • The WSIB does not extend coverage, under any circumstances to: <ul style="list-style-type: none"> • Competitor in individual or team sports • Circus performer • Stunt performer foreign diplomats • Policy 12-02-01 Workers and Independent Operators WSIB

¹⁷ Statistics Canada – Population estimates, quarterly: <https://www150.statcan.gc.ca/t1/tbl1/en/tv.action?pid=1710000901>

¹⁸ Ontario Labour Market snapshot – January 2023: <https://www.ontario.ca/page/labour-market>

Ontario	Scope of Coverage - Industries/Occupations
Voluntary/Optional Coverage (industries/occupations that can apply for voluntary/optional coverage)	<ul style="list-style-type: none"> • Workplace Safety and Insurance Act, 1997, sections 12 and 74 • 12-01-02, Employer by Application • 12-03-02, Optional Insurance • 12-03-03, Who Can Obtain Optional Insurance

[Back to top](#)

Source: Association of Workers' Compensation Boards of Canada – 2024

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Manitoba

This table outlines how workers' compensation coverage is determined in Manitoba.

Manitoba	Scope of Coverage - Industries/Occupations
% of Workforce Covered ¹⁹ (2022)	73.0%
Population ²⁰ (2022)	(in 000s) 1,409.2
Employed Labour Force ²¹ 2018	(in 000s) 647.7
# of Employer Accounts (2022)	39,670
Legislation (references to scope of coverage found in acts, regulations and schedules)	<ul style="list-style-type: none"> • Workers Compensation Act (sections 1(1), 2, 2.1, 73, 74, 75, 75.1, 77, 77.1) • Regulation 169/2008 Excluded Industries, Employers and Workers Regulation, amendment
Policy (references to scope of coverage found in board/ commission policy manuals)	N/A
Inclusions (industries/occupations specifically included)	All industries included unless excluded. Any occupations listed in Manitoba Regulation 196/2005 Excluded Industries, Employers and Workers Regulation - Schedule B is a listing of artisans and mechanics that have compulsory coverage even if they are working for an employer that is exempt from coverage.
Exclusions (industries/occupations specifically excluded)	See Manitoba Regulation 169/2008, Excluded Industries, Employers and Workers Regulation, amendment Certain Industries, employers and workers are excluded from the compulsory provisions of the Manitoba <i>Workers Compensation Act</i> as per Regulation 169/2008 Excluded Industries, Employers and Workers Regulation, amendment.
Voluntary/Optional Coverage (industries/occupations that can apply for voluntary/optional coverage)	Any non-mandatory business, employer, director or independent contractor can apply for optional coverage. However, Board Policy 35.10.120 Terms & Conditions of Optional Coverage allows the board to deny coverage to high risk situations that are not similar to industries already covered by the WCB.

[Back to top](#)

¹⁹ Percentage of Workforce Covered from AWCBC's [Key Statistical Measures](#). Most recent data available.

²⁰ [Statistics Canada - Population, by sex and age group, by province and territory](#) (Number, both sexes). Statistics Canada, CANSIM, [table 051-0001](#). https://www150.statcan.gc.ca/t1/tbl1/en/tv.action?pid=1710000501&request_locale=en

²¹ [Statistics Canada - Labour force, employed and unemployed, levels and rates, by province](#). Statistics Canada, CANSIM, [table 282-0002](#). https://www150.statcan.gc.ca/t1/tbl1/en/tv.action?pid=1410002301&request_locale=en

Source: Association of Workers' Compensation Boards of Canada – 2023

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Saskatchewan

This table outlines how workers' compensation coverage is determined in Saskatchewan.

Saskatchewan	Scope of Coverage - Industries/Occupations
% of Workforce Covered ²² (2021)	76.96%
Population ²³ (2021)	1,132.5 (in 000s)
Employed Labour Force ²⁴ (2021)	558.2(in 000s)
# of Employer Accounts (2021)	48,147
Legislation (references to scope of coverage found in acts, regulations and schedules)	<ul style="list-style-type: none"> • Workers' Compensation Act, 2013 (sections 3-8) • Workers' Compensation Act Exclusion Regulations
Policy (references to scope of coverage found in board/commission policy manuals)	N/A
Inclusions (industries/occupations specifically included)	All industries included unless specifically excluded. See Workers' Compensation Act, 2013 (section 3)
Exclusions (industries/occupations specifically excluded)	See Workers' Compensation Act, 2013 (section 3) and The Workers' Compensation Act Exclusion Regulations (sections 3, 4).

²² Percentage of Workforce Covered from AWCBC's [Key Statistical Measures](#). Most recent data available.

²³ [Statistics Canada - Population, by sex and age group, by province and territory](#) (Number, both sexes). Statistics Canada, CANSIM, [table 051-0001](#). https://www150.statcan.gc.ca/t1/tbl1/en/tv.action?pid=1710000501&request_locale=en

²⁴ [Statistics Canada - Labour force, employed and unemployed, levels and rates, by province](#). Statistics Canada, CANSIM, [table 282-0002](#). https://www150.statcan.gc.ca/t1/tbl1/en/tv.action?pid=1410002301&request_locale=en

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Saskatchewan	Scope of Coverage - Industries/Occupations
<p>Voluntary/Optional Coverage (industries/occupations that can apply for voluntary/optional coverage)</p>	<p>The following industries and occupations are exempt from compulsory coverage. Coverage is voluntary and by application only.</p> <ul style="list-style-type: none"> • clergy; • commercial fishing; • subject to section 17 of <i>The Worker's Compensation General Regulations, 1985</i>, employment of persons by the owner of a residence for the purposes of: <ul style="list-style-type: none"> ○ construction of that residence; ○ making alterations or improvements to that residence; or ○ performing domestic functions in that residence; • dairy farming; • feedlot or livestock yard operations that are not in connection with an industry within the scope of the Act; • fur farms; • grazing co-operatives; • Indian bands or band endeavours on reserves; • land clearing, brush cutting or stumping that is not in connection with an industry within the scope of the Act; • livestock brokers; • mobile farm feed services or portable seed-cleaning plants; • piggery farms; • poultry farms; • salespersons who sell goods for more than one manufacturer or supplier; • salespersons whose employers do not have a place of business in Saskatchewan; • trapping.

[Back to top](#)

Source: Association of Workers' Compensation Boards of Canada – 2023

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Alberta

This table outlines how workers' compensation coverage is determined in Alberta.

Alberta	Scope of Coverage - Industries/Occupations
% of Workforce Covered ²⁵ (2021)	81.76%
Population ²⁶ (2022)	4,543.1 (in 000s)
Employed Labour Force ²⁷ (2023)	2,430.1 (in 000s)
# of Employer Accounts (2022)	177,696
Legislation (references to scope of coverage found in acts, regulations and schedules)	<ul style="list-style-type: none"> • Workers' Compensation Act (sections 14, 15, 16) • Workers' Compensation Regulation, Alberta Regulation 325/2002, (art. 2-6, Schedule A)
Policy (references to scope of coverage found in board/commission policy manuals)	Policy 06-01 Insurance coverage for workers & employers
Inclusions (industries/occupations specifically included)	All industries are included unless specifically exempted. See Workers' Compensation Act , section 14
Exclusions (industries/occupations specifically excluded)	See Exempt Activities for current list. See Workers' Compensation Regulation , Alberta Regulation 325/2002, sections 2, 3
Voluntary/Optional Coverage (industries/occupations that can apply for voluntary/optional coverage)	See Workers' Compensation Act , section 15 and Workers' Compensation Regulation , Alberta Regulation 325/2002, sections 4, 5, 6

[Back to top](#)

²⁵ Percentage of Workforce Covered from AWCBC's [Key Statistical Measures](#). Most recent data available.

²⁶ [Statistics Canada - Population, by sex and age group, by province and territory](#) (Number, both sexes). Statistics Canada, CANSIM, [table 051-0001](#). https://www150.statcan.gc.ca/t1/tbl1/en/tv.action?pid=1710000501&request_locale=en

²⁷ [Statistics Canada - Labour force, employed and unemployed, levels and rates, by province](#). Statistics Canada, CANSIM, [table 282-0002](#). https://www150.statcan.gc.ca/t1/tbl1/en/tv.action?pid=1410002301&request_locale=en

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British Columbia

This table outlines how workers' compensation coverage is determined in British Columbia.

British Columbia	Scope of Coverage - Industries/Occupations
% of Workforce Covered ²⁸ (2021)	93.6%
Population ²⁹ (2022)	5,320.0 (in 000s)
Employed Labour Force ³⁰ (2022)	2,741.0 (in 000s)
# of Employer Accounts (2023)	270,000
Legislation (references to scope of coverage found in acts, regulations and schedules)	<i>Workers Compensation Act</i> (sections 1, 4)
Policy (references to scope of coverage found in board/commission policy manuals)	<p><i>Assessment Manual</i> Items:</p> <ul style="list-style-type: none"> • AP1-1-1 Coverage under Act • AP1-4-3 – Personal Optional Protection • AP1-4-4 Extended Coverage for Motion Picture/Television Productions • AP1-5/6/7-1 Extending the Application of the Act • AP1-8-1 Fishing industry

²⁸ Percentage of Workforce Covered from AWCBC's [Key Statistical Measures](#). Most recent data available.

²⁹ [Statistics Canada - Population, by sex and age group, by provinces and territory](#) (Number, both sexes). Statistics Canada, CANSIM, [table 051-0001](https://www150.statcan.gc.ca/t1/tbl1/en/tv.action?pid=1710000501&request_locale=en). https://www150.statcan.gc.ca/t1/tbl1/en/tv.action?pid=1710000501&request_locale=en

³⁰ [Statistics Canada - Labour force, employed and unemployed, levels and rates, by province](#). Statistics Canada, CANSIM, [table 282-0002](https://www150.statcan.gc.ca/t1/tbl1/en/tv.action?pid=1410002301&request_locale=en). https://www150.statcan.gc.ca/t1/tbl1/en/tv.action?pid=1410002301&request_locale=en

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British Columbia	Scope of Coverage - Industries/Occupations
Inclusions (industries/occupations specifically included)	<p>Universal Coverage.</p> <p>Workers Compensation Act, section 4 Application</p> <p>4 (1) The compensation provisions apply to:</p> <ul style="list-style-type: none"> a) all employers, in their capacity as employers, in British Columbia, and b) all workers in British Columbia <p>other than employers or workers exempted by order of the Board.</p> <p>(2) The Board may direct that the compensation provisions apply on the terms specified in the Board's direction to</p> <ul style="list-style-type: none"> (a) an independent operator who is neither an employer nor a worker as though the independent operator was a worker, or (b) an employer as if the employer was a worker. <p>(3) The application of the compensation provisions under subsection (2)(b) to an employer does not exempt the employer, in their capacity as an employer, from the application of the compensation provisions.</p>
Exclusions (industries/occupations specifically excluded)	See Assessment Manual , Item AP1-4-1, "Exemptions from Coverage".
Voluntary/Optional Coverage (industries/occupations that can apply for voluntary/optional coverage)	See Workers' Compensation Act , section 4 and Assessment Manual Items AP1-4-3

[Back to top](#)

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Yukon

This table outlines how workers' compensation coverage is determined in Yukon.

Yukon	Scope of Coverage - Industries/Occupations
% of Workforce Covered ³¹ (2021)	94.5%
Population ³² (2021)	40,232
Employed Labour Force (2022) ³³	23,400
# of Employer Accounts (2022)	4,214
Legislation (references to scope of coverage found in acts, regulations and schedules)	Workers' Compensation Act (section 2)
Policy (references to scope of coverage found in board/commission policy manuals)	N/A
Inclusions (industries/occupations specifically included)	<p>Workers' Compensation Act, (sections 2, 3, 4, 5, 6)</p> <p>Application</p> <p>2 This Act applies to all employers and workers in all industries.</p> <p>Definitions – section 3</p> <p>“employer”</p> <p>“worker”</p>
Exclusions (industries/occupations specifically excluded)	N/A
Voluntary/Optional Coverage (industries/occupations that can apply for voluntary/optional coverage)	Workers' Compensation Act (section 5 – Optional coverage)

[Back to top](#)

³¹ AWCBC's Key Statistical Measures. Most recent data available (2021).

³² [Statistics Canada. 2023. \(table\). Census Profile. 2021 Census of Population. Statistics Canada Catalogue no. 98-316-x2021001. Ottawa. Released February 8, 2023.](#)

³³ Labour force characteristics, annual
<https://www150.statcan.gc.ca/t1/tbl1/en/cv.action?pid=1410039301>

Northwest Territories / Nunavut

This table outlines how workers' compensation coverage is determined in Northwest Territories and Nunavut.

Northwest Territories / Nunavut	Scope of Coverage - Industries/Occupations
% of Workforce Covered ³⁴ (2021)	97% (Owners of sole proprietorships and co-owners of partnerships are not considered workers under the NT and NU <i>Workers Compensation Acts</i> and do not have automatic workers' compensation coverage. These individuals may submit a request for Personal Optional Coverage)
Population ³⁵ (2022)	86.10 (in 000s); Northwest Territories (45.6); Nunavut (40.5);
Employed Labour Force (2020) ^{36, 37}	33.5 (in 000s); Northwest Territories (20.5); Nunavut (13.0)
# of Employer Accounts (2023) ³⁸	3190
Legislation (references to scope of coverage found in acts, regulations and schedules)	<i>Workers' Compensation Act</i> (sections 1, 8, 9, 10, 11)
Policy (references to scope of coverage found in board/commission policy manuals)	Policy.00.05.02, Determining Status of Persons Under the Workers' Compensation Acts: Workers Policy 02.03 Personal Optional Coverage

³⁴ Percentage of Workforce Covered from AWCBC's [Key Statistical Measures](#). Most recent data available.

³⁵ [Statistics Canada - Population, by sex and age group, by province and territory](#) (Number, both sexes). Statistics Canada, CANSIM, [table 051-0001](#). https://www150.statcan.gc.ca/t1/tbl1/en/tv.action?pid=1710000501&request_locale=en

³⁶ Source: Statistics Canada. *Table 282-0123 - Labour force survey estimates (LFS), by provinces, territories and economic regions based on 2011 Census boundaries, annual*, CANSIM (database).

<http://www5.statcan.gc.ca/cansim/a26?lang=eng&retrLang=eng&id=2820123&&pattern=&stByVal=1&p1=1&p2=-1&tabMode=dataTable&csid=> (accessed February 9, 2016). "Since 2001, the Labour force survey has been administered in the Northwest Territories, using an alternative methodology that accommodates some of the operational difficulties inherent to remote locales. These estimates are not included in national totals."

³⁷ "Since 2004, the Labour force survey (LFS) has been administered in Nunavut, using an alternative methodology that accommodates some of the operational difficulties inherent to remote locales. These estimates are not included in national totals. From 2004 to 2007, estimates represent about 70% of all Nunavut residents aged 15 and over. Starting in 2008, coverage was extended to 92%. Because of the large difference in coverage, users are recommended not to compare estimates prior to 2008 with data afterwards. Estimates from 2004 to 2007 are based on the 10 largest communities in Nunavut: Iqaluit, Rankin Inlet, Cambridge Bay, Kugluktuk, Baker Lake, Arviat, Pond Inlet, Cape Dorset, Pangnirtung, Igloodik. Estimates from 2008 to present cover the above communities as well as: Taloyoak, Gjoa Haven, Kugaaruk, Coral Harbour, Repulse Bay, Qikiqtarjuaq, Arctic Bay, Hall Beach, Clyde River."

³⁸ [Point in time on February 22, 2023](#).

Northwest Territories / Nunavut	Scope of Coverage - Industries/Occupations
Inclusions (industries/occupations specifically included)	<p>All workers are provided universal coverage in accordance to the Workers' Compensation Act, sections 8, 9 and the following policies:</p> <p>00.05.01 Determining Status of Persons Under The Workers' Compensation Acts: Employers;</p> <p>00.05.01 Determining Status of Persons Under The Workers' Compensation Acts: Workers</p>
Exclusions (industries/occupations specifically excluded)	None.
Voluntary/Optional Coverage (industries/occupations that can apply for voluntary/optional coverage)	<p>Workers' Compensation Act, sections 8, 9</p> <p>Policy 02.03 Personal Optional Coverage</p>

[Back to top](#)

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