

Assessments/Premiums - Process and Method of Assessment and Collection of Assessments

The following tables outline the process and method of assessment, including collection of assessments, in each province and territory. These tables include the following topics:

- “Setting Rates” which describes the rate setting process of each province and territory.
- “Notice of Assessment” which describes how notices of assessments are given by each province and territory.
- “Payroll Statements – Reporting Payroll” which describes how payroll is reported for each province and territory.
- “Methods of Payment” which describes the methods of payment available for collecting assessments/premiums.
- “Frequency of Payments – Installments” which describes the frequency of payments and installments of payments available at each province and territory.
- “Dates assessments/premiums are due” which describes when assessments/premiums are due for each province and territory.
- “Liability of Principal – Contractor and Subcontractor” which describes how assessments/premiums are collected for contractors and subcontractors.
- “Supplemental Assessments” which describes collection of supplemental assessments.
- “Minimum Assessments” which describes whether provinces and territories have minimum assessment amounts.

Click below to go directly to the following jurisdiction:

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- [Prince Edward Island](#)
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You may also be interested in the following statistics found on [AWCBC's website](#):

- Assessment Revenue
- Total Premium Revenue
- Assessable Payroll
- Actual Average Assessment Rate
- Provisional Average Assessment Rate

For additional information on workers' compensation assessments, please see the [Assessments & Premiums](#) section on AWCBC's website.

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| Newfoundland and Labrador |
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The following table outlines the process and method of assessment, including collection of assessments, in Newfoundland and Labrador.

| Newfoundland and Labrador | Process and Method of Assessment / Collection of Assessments |
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| Setting Rates: | Rate setting is performed by an independent actuarial firm and occurs between March to September each year. Assessment rates for industry groups are related to claims experience measured over a 5-year period. |
| Notice of Assessment: | The Notice of Assessment includes the firm's Newfoundland Industrial Classification Code and business description, two year comparative assessment rates, PRIME results for the last applicable year, maximum assessable earnings, requirements of employers regarding changes in business activity, PRIME information, construction levy information where applicable and contact information. |
| Payroll Statements – Reporting Payroll: | Employers are required to complete a certified statement of his or her payroll each year (i.e. an Employer Payroll Statement). The Employer Payroll Statement is due February 28 each year. Employers are required to report their actual payroll for the previous year as well as an estimate for the current year and are also required to report any contractors they hired in the previous year. |
| Methods of Payment: | Employers may make payments in the following methods: Pre authorized Debit, Cheque, Money Order, Cash, Interac, or through a financial institution (in person at the financial institution or electronically). |
| Frequency of Payments – Installments: | Employers may pay their outstanding assessment on a Weekly, Bi Weekly, Monthly, Semi Monthly or Quarterly Basis. |
| Dates assessments/ premiums are due: | Payments relating to Current Year Assessments are due to begin on April 1 st and may extend to December 31 st . Payments relating to updates to Current Year assessments after April 1 st are due to begin within 30 days of date of processing the update and may extend to December 31 st . Payments for Prior Year increases are due in full within 30 days of the date of the processing of the update. |
| Liability of Principal – Contractor and Subcontractor: | Please see the link below to section 120 of the WHSC Act regarding obligations associated with contract work, as well as the link to Policy ES16 (Clearance Certificates) regarding the mitigation of liability associated with contracting work to external 3 rd parties. |

| Newfoundland and Labrador | Process and Method of Assessment / Collection of Assessments |
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| Supplemental Assessments: | Where an employer does not provide WorkplaceNL with a statement of his or her payroll (i.e. does not submit an Employer Payroll Statement) WorkplaceNL may base an assessment or supplementary assessment that, in its opinion, is the probable amount of the payroll of the employer. In practice, WorkplaceNL will estimate the employer's current year payroll to be 150% of the previous year payroll amount. |
| Minimum Assessments: | Where an employers calculated assessment would be less than \$50, an employer is assessed a minimum assessment of \$50. |
| Section of Act: | <ul style="list-style-type: none"> • Workplace Health, Safety and Compensation Act (sections 94, 95, 97, 99, 101, 120) • Workplace Health, Safety and Compensation Regulations (sections 24 and 25) |
| Policy: | <ul style="list-style-type: none"> • ES-08 – Rate Setting • ES-04 – Deferred Payment of Assessments • ES-16 – Certificates of Clearance |
| Links: | <ul style="list-style-type: none"> • Paying your account • Hiring contractors • Clearance letters |

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| Prince Edward Island |
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The following table outlines the process and method of assessment, including collection of assessments, in Prince Edward Island.

| Prince Edward Island | Process and Method of Assessment / Collection of Assessments |
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| Setting Rates: | <p>Each year, as part of the rate setting process, the Workers Compensation Board will examine the injury experience of each Industry Group, as defined in Workers Compensation Board Policy, POL-42, "Employer Classification", and identify Industry Groups which have injury experience that is significantly different from the injury cost experience of their current Rate Group. The Workers Compensation Board may assign these Industry Groups to a new Rate Group within their Class. Employers will be notified of their individual rate for the assessment year once rate setting calculations have been completed and the annual average assessment rate has been approved by the Board of Directors.</p> |
| Notice of Assessment: | <p>You will receive a Statement of Account, which will outline all of your assessment activity for the month. Assessments are due in full thirty days from the date of statement.</p> <p>You may pay your bill in installments throughout the year, however, outstanding balances are subject to service charges at a rate of 1.5% per month on any overdue balance.</p> <p>Penalties for non-payment may include: service charges on the unpaid balance, collection fees and the cost of any claims while your account is in default. To avoid penalties for non-payment:</p> <ul style="list-style-type: none"> • Provide full payment to the WCB within 30 days of the date of notice. • Pay by cheque, credit card, cash, or Interac. • Make a telephone payment by using your credit card (call 902-368-5680 or toll free in Atlantic Canada at 1-800-237-5049). • Payments accepted at all chartered banks & credit unions. • Consider joining our Monthly Assessment Payment Option (M.A.P.O.) program where you make monthly payments based on actual payroll. The monthly payment system means smaller payments and no more paying in advance or estimating payroll visit the WCB website at www.wcb.pe.ca or contact us at 902-368-5680 or toll free in Atlantic Canada at 1-800-237-5049. |

| Prince Edward Island | Process and Method of Assessment / Collection of Assessments |
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| Payroll Statements – Reporting Payroll: | <p>You must register with the Workers Compensation Board (WCB) if you employ one or more workers on a regular, part-time or contractual basis. Each year you must renew your registration with the WCB. By February 28, you must report your actual payroll for the previous year and an estimated payroll for the current year. (Always use the calendar year, January 1 to December 31). You report this information on Employer Registration forms, which the WCB sends to you by mail. You will receive a Statement of Account, which will outline all of your assessment activity for the month. Assessments are due in full thirty days from the date of statement.</p> <p>You may pay your bill in installments throughout the year, however, outstanding balances are subject to service charges at a rate of 1.5% per month on any overdue balance.</p> |
| Methods of Payment: | <p>Provide full payment to the WCB within 30 days of the date of notice.</p> <ul style="list-style-type: none"> • Pay by cheque, credit card, cash, or Interac. • Make a telephone payment by using your credit card (call 902-368-5680 or toll free in Atlantic Canada at 1-800-237-5049). • Payments accepted at all chartered banks & credit unions. • Consider joining our Monthly Assessment Payment Option (M.A.P.O.) program where you make monthly payments based on actual payroll. The monthly payment system means smaller payments and no more paying in advance or estimating payroll. For more information on M.A.P.O. visit the WCB website at www.wcb.pe.ca. |
| Frequency of Payments – Installments: | <p>You will receive a Statement of Account, which will outline all of your assessment activity for the month. Assessments are due in full thirty days. You may pay your bill in installments throughout the year; however, outstanding balances are subject to service charges at a rate of 1.5% per month on any overdue balance from the date of statement.</p> <p>If you file an annual payroll estimate and your assessment is \$1000 or more, you qualify to have your assessment divided into two (2) equal billings. The first half of the billing is processed upon filing of the payroll estimate. The second half is deferred until August of the current year.</p> <p>The WCB offers a monthly remittance option for the filing and payment of workers compensation assessments. All employers volunteer to be part of this program and are identified at the start of the year.</p> <p>Employers participating in this program are not required to file an estimate of their payrolls. Each month, employers are required to file the amount of their previous month's payroll, together with the required assessment payment. Special Remittance forms are mailed to employers each month for this purpose.</p> |

| Prince Edward Island | Process and Method of Assessment / Collection of Assessments |
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| Dates assessments/ premiums are due: | You will receive a Statement of Account, which will outline all of your assessment activity for the month. Assessments are due in full thirty days. You may pay your bill in installments throughout the year, however, outstanding balances are subject to service charges at a rate of 1.5% per month on any overdue balance from the date of statement. |
| Liability of Principal – Contractor and Subcontractor: | <p>A principal is the person for whom work is undertaken by a contractor or contractors, where the work is for the purpose of an industry (such as forestry, construction, trucking, etc). You should ask for a letter of clearance from the WCB whenever you hire contractors or subcontractors. The clearance confirms that the contractor's account with WCB is in good standing. Until you have a clearance from the WCB, you may withhold funds from the contractor or subcontractor. This is because if you do not get a clearance, and the contractor's account is in default, you may be liable to pay assessments owed by the contractor and subcontractors. A principal may be liable to pay assessments owed by contractors and subcontractors. If your contractor or subcontractor is not registered with the WCB, the earnings of the contractor and any subcontractor's workers must then be added to your payroll. Basically, you are liable for any default. You can, however, be reimbursed by the contractor or subcontractor.</p> <p>To protect against this situation, you may withhold money from the contractor's pay to cover their assessment. Another option is to require the contractor to produce a letter of clearance from the WCB, showing that their account is in good standing. A written agreement between the principal and contractor about workers' compensation assessments will also save trouble and perhaps financial loss. This can be included in the work contract. If you make such an agreement, please notify the WCB.</p> |
| Supplemental Assessments: | If the estimated assessments prove insufficient, the Board may make such further assessments and levies as may be necessary, or may temporarily advance the amount of any deficiency out of any reserve, and may add such amount to any subsequent assessment. |
| Minimum Assessments: | The Workers Compensation Board of Prince Edward Island has a set minimum assessment. For in province employers the minimum assessment is \$50.00 and for an off Island Employers the minimum assessment is \$100.00. |
| Section of Act: | Workers Compensation Act (sections 61, 62, 63, 67) |
| Policy: | N/A |
| Links: | www.wcb.pe.ca |

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| Nova Scotia |
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The following table outlines the process and method of assessment, including collection of assessments, in Nova Scotia.

| Nova Scotia | Process and Method of Assessment / Collection of Assessments |
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| Setting Rates: | <p>Assessment rates are set by September 1 each year for the coming year.</p> <p>The rate consists of the following components:</p> <ul style="list-style-type: none"> - An industry rate, driven by the 5-year ratio of new injury costs to payrolls for the rate group, - An Experience Rating adjustment of between -30% to +60% for large employers, with lower participation levels for smaller employers, driven by the 3-year ratio of new injury costs to payrolls for the employer, - A surcharge, calculated beginning at 20% of the industry rate and increasing based on how long an employer has been in a surcharge position and how high their cost ratio is relative to their rate group. Surcharges only apply to a small number of employers with consistently high cost ratios relative to their rate groups, and - For employers in certain industries, a levy to fund an industry safety association. - There are two potential refunds an employer can receive at year end: <ul style="list-style-type: none"> o Surcharges can be refunded for eligible investments in health and safety, and o Practice incentive refunds are available for eligible employers whose health and safety programs have passed an audit |
| Notice of Assessment: | Employer Statements of Account are sent after the 25th of each month, detailing the account activity over the last month and showing any balance owing. Nova Scotia has a self-assessing system, where employers are responsible for calculating what they owe and remitting payment to the WCB. |
| Payroll Statements – Reporting Payroll: | Employers are set up with various remitting frequencies – monthly, quarterly, twice a month and four times a month. Due dates line up with CRA’s due dates for payroll deductions remittances. |
| Methods of Payment: | By bank (teller, ATM, telephone banking, internet banking), by mail to CRA, through CRA’s MyPayment service, directly to the WCB. |
| Frequency of Payments – Installments: | There are quarterly remitters, monthly remitters, twice a month remitters and four times a month remitters. |

| Nova Scotia | Process and Method of Assessment / Collection of Assessments |
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| Dates assessments/ premiums are due: | For monthly and quarterly remitters, payments are due on the 15 th of the following month. For twice a month remitters, payments are due on the 10 th (for the 16-31 of the prior month) and the 25 th (for the 1-15 of the current month). For four times a month remitters, payments are due within 3 business days from the ends of the reporting periods (1-7, 8-14, 15-21, 22-end), although employers running payrolls bi-weekly or semi-monthly only need to report for those periods when they ran a payroll. |
| Liability of Principal – Contractor and Subcontractor: | A principal who hires contractors and subcontractors needs to determine whether or not their subcontractors are registered with the WCB. If a subcontractor in a mandatory industry is not registered (and due to our 3-worker rule, this does not necessarily indicate that the subcontractor is not in compliance with our Act), the principal is responsible to report and pay a premium for the contracts, and any claims during the period the subcontractor is working for them will go on the principal's record. If the subcontractor is registered and the principal has not obtained a Clearance Letter as proof of coverage, the WCB may pursue any debts of the sub by requiring the principal to pay the debt. |
| Supplemental Assessments: | Not applicable. |
| Minimum Assessments: | Nova Scotia has no minimum assessment. |
| Section of Act: | <ul style="list-style-type: none"> • Workers' Compensation Act (sections 120, 121, 125(3), 125(4), 126, 127, 140, 141) • Workers' Compensation General Regulations (sections 34(1) and 35(1)(b)) |
| Policy: | <ul style="list-style-type: none"> • Policies 9.3.1 through 9.4.5 • Policies 11.1.3 and 11.1.4 • 9.5.1R1, Charge for Late Reporting of Payroll Statements • 9.1.3R, Coverage for contractors and subcontractors which employ less than three workers |
| Links: | N/A |

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| New Brunswick |
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The following table outlines the process and method of assessment, including collection of assessments, in New Brunswick.

| New Brunswick | Process and Method of Assessment / Collection of Assessments |
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| Setting Rates: | <p>Each year, usually in the fall, WorkSafeNB sets assessment rates for employers for the following year as predetermined in the Workplace Health Safety Compensation Commission Act and the Workers Compensation Act. The assessment rates are designed to cover the Commission's estimated revenue requirement. The Board of Directors reviews and approves the average assessment rate.</p> <p>The Commission's estimated revenue requirement includes the estimated future cost of next year's claims, the Commission's direct and indirect costs and a provision for past deviations. Once the total estimated revenue requirement has been established there are a series of steps required to establish the rate groups' basic rates. The primary tool for classifying employers into rate groups is North American Industry Classification System (NAICS) code.</p> <p>Allocation of the estimated revenue requirement to an employer's assessment rate is accomplished by assigning each employer to a rate group. Employers are classified using NAICS codes into industries and then like industries are combined into industry groups. Industry groups with similar historical accident cost ratios are combined into rate groups. So, industries with a higher risk of claim costs will pay a higher rate than those with a lower risk of claim costs.</p> <p>Employers are assigned to an NAICS code based on their primary business activity. The classification of industries into rate groups based on the industry proceeds in two steps.</p> <ul style="list-style-type: none"> • Industries representing similar activities, which we expect to have similar cost experience, are grouped into industry groups. • Industry groups with similar cost experience are combined into rate groups. <p>The classification system is intended to be dynamic. Cost experience trends are reviewed every year to determine if changes in the industry group and rate group structures are required. In addition, any questions raised during the past year regarding classification are reviewed at this time.</p> <p>As a result of this review, it can be expected that an industry will occasionally be classified into a different industry group. It is also anticipated that industry groups will be moved out of their current rate group and into another more appropriate rate group if a change in accident experience occurs. The objective is to maintain a balance between stability and responsiveness, with changes made only when warranted by a significant change in cost experience. To minimize this effect, increases in rates are capped at the greatest of 20% or \$.20 per \$100 of assessable payroll and decreases in rates are capped at 20% until the target rate is met. As a result of the 8% reduction in the average assessment rate for 2015, the decreases will be limited to 28% and the increases limited to the greater of 12% or \$0.20.</p> |

| New Brunswick | Process and Method of Assessment / Collection of Assessments |
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| Notice of Assessment: | <p>There are currently two systems in place for invoicing employers - annual and monthly (Monthly referred to as monthly assessments on actual payrolls - MAAP).</p> <p><u>Annually Assessed Employers:</u> Under this traditional system, employers are required to fill out a Form 100 on an annual basis. The forms are mailed out to the employers within the first two weeks of January and are due back by February 28.</p> <p>The Form 100 requires the employer to enter the actual payroll for the previous year and the estimated payroll for the current year. The employers are assessed on the estimated payroll for the current year. The actual figures for last year are used to adjust the amount that was previously assessed based on last year's estimates. Assessment Notices are mailed to the employer.</p> <p><u>Monthly Assessed Employers:</u> The following illustrates how MAAP works:</p> <ul style="list-style-type: none"> * the employer on the Internet electronically files a statement of his/her actual assessable earnings for the month by the 15th of the following month. * WorkSafeNB post to the internet a statement of account. * the employer has three business days to check the statement, and report any discrepancies to WorkSafeNB, if any * after three days are up, the assessment is deducted from the financial institution of the employer's choice, through pre-authorized payments |
| Payroll Statements – Reporting Payroll: | <p>Form 100: Actual assessable wages for previous year and Estimate for current year: Due February 28</p> <p>MAAP: Monthly Assessments on Actual Payroll: actual assessable earnings for the month by the 15th of the following month.</p> |
| Methods of Payment: | N/A |

| New Brunswick | Process and Method of Assessment / Collection of Assessments |
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| Frequency of Payments – Installments: | <p>Employers have the opportunity to choose one of two options to pay their assessment charges. (The Assessment is due and payable upon receipt of the Assessment Notice. Clearance letters will not be issued before full or option B payment is received.)</p> <p>Option A:</p> <p>The total assessment notice(s) plus any carry forward balance may be paid in full within 30 days of the billing date of the assessment notice or March 31st, whichever date is latest. Interest will not be levied on the total assessment notice(s) if the full payment is received by this date.</p> <p>Option B:</p> <p>The total assessment notice(s) plus carry forward balance may be paid in two (2) installments:</p> <ol style="list-style-type: none"> 1. 50% of the current year's assessment plus 100% of the previous year's adjustments plus any carry forward balance is due within 30 days of the billing date or March 31st, whichever date is latest; 2. The remaining 50% of the current year's assessment (plus accumulated interest) is due no later than August 31st. <p><u>Monthly Assessed:</u> Monthly, through pre-authorized electronic funds transfer (EFT) payments.</p> |
| Dates assessments/ premiums are due: | <p>Assessment Premiums are due and payable upon the making of the assessment. Interest is charged from the date of the notice unless paid within 30 days of the date of the notice.</p> |
| Liability of Principal – Contractor and Subcontractor: | <p>If an employer is doing business with a contractor who is not registered with WorkSafeNB because they employ less than three workers, the employer will be assessed for their coverage, based on the gross amount of the contract (not including HST) using the employer's annual assessment rate.</p> <p>If an employer is doing business with a contractor who is registered with WorkSafeNB then the principal employer should obtain a clearance certificate. If a clearance certificate is obtained to verify that it is in good standing. If the contractor is not in good standing, the principal employer may be liable for any assessment related to work carried out, and possibly the contractor's unpaid assessments.</p> |

| New Brunswick | Process and Method of Assessment / Collection of Assessments |
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| Supplemental Assessments: | <p>The annual rate setting process involves projections which are influenced by many factors, such as economic activity, inflation, injury frequency and severity, claims adjudication policies and practices, legislation, employer and worker attitudes towards workers' compensation and safety practices in the workplace, and changes in the nature of workplace activity in the province. The Act governing the Commission requires that, if the Commission finds itself in an underfunded position, the unfunded liability be eliminated within 5 years. This requires an increase in the assessment rate to retire the unfunded liability. The Supplemental Assessment charge is levied by the Board of Directors in order to move the insurance system toward a fully funded position and secure future benefits of injured workers. The Supplemental Assessment is included in the rates charged to employers and not identified separately.</p> |
| Minimum Assessments: | <p>Minimum of \$3,000 in Assessable Wages for voluntary coverage and a Minimum of Assessment Premiums of \$100.</p> |
| Section of Act: | <ul style="list-style-type: none"> • Workplace Health, Safety and Compensation Commission Act (section 5(1)) • Workers' Compensation Act (sections 4(1), 52, 53, 54, 56 (1), 56 (1.1), 56(2), 57 (1), 59(1), 67, 70(1), 70(2), 70(3)) • General Regulation, New Brunswick Regulation 84-66 (sections 12 and 14) |
| Policy: | <ul style="list-style-type: none"> • No. 23-600, Setting Basic Assessment Rates • No. 23-605, Experience Rating System • No. 23-200, Assessable Earnings • No. 23-500, Payment of Employer Assessments |
| Links: | N/A |

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| Quebec |
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The following table outlines the process and method of assessment, including collection of assessments, in Quebec.

| Quebec | Process and Method of Assessment / Collection of Assessments |
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| Setting Rates: | <p>The average provincial rate allowing to cover the year's financial needs distinguishes two parts: the first, according to risk, will be modified according to each unit's known risk while the second, called fixed, will be applied to every unit.</p> <p>For the purpose of determining the risk, injuries are modified to include an assessment of future costs, thus giving a better account of the severity characteristic of each unit or employer.</p> <p><u>Unit rates:</u></p> <p>Injuries and payroll for a five-year reference period are considered to assess a unit's risk. A comparison of the unit's data with those of all units is made to determine a risk index. After multiplying this index by the average provincial rate according to risk, the fixed rate is added to obtain the unit's rate. These rates are filed in the month of June preceding the year of their application.</p> <p><u>Experience rating:</u></p> <p>Injuries and payroll for a four-year reference period are considered to assess an employer's risk. A comparison of his/her data and those of his/her unit is made to determine two levels of risk: short-term and long-term. The comparison of the employer's costs with those of his/her unit, taking into account his/her payroll, is called the experience index. The latter is calculated for both the short and the long terms. The size of the employer in relation with his/her activities determines the credibility to be given to his/her short- and long-term experience. The final result provides a fully credible index for each level. Every classification unit is assessed rates according to short- and long-term risks. The employer's short-term risk index multiplies his/her unit's short-term rate. The same goes for the long-term part. The employer's experience rating is obtained by adding the short- and long-term parts to the fixed rate. The personalized rates are calculated in September of the year preceding their application. Later, changes in the employer's costs or payroll may bring a recalculation of his/her personalized rate.</p> |

| Quebec | Process and Method of Assessment / Collection of Assessments |
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| Notice of Assessment: | <p>The CSST sends the Account Statement and the Notice of Assessment at least once a year.</p> <p>The Account Statement indicates to the employer the financial transactions relative to the payment of their contribution. The Notice of Assessment represents the decision of the CSST regarding the amount of the contribution required from the employer.</p> <p>The Account Statement provides for a quick glance at all the financial transactions regarding the payment of contribution as of the date of the Account Statement. When a change made in the insurance file affects the contribution, the employer receives a new Account Statement. This document includes the remittance slip which is to be submitted with the payment.</p> <p>The Notice of Assessment informs the employer regarding the details of their contribution (periodic payments, classification unit, charges, optional insurance).</p> |
| Payroll Statements – Reporting Payroll: | At the beginning of every year, the CSST sends to all employers the Payroll Statement form, which must be returned by March 15. |
| Methods of Payment: | <ul style="list-style-type: none"> - In a financial institution - By cheque (to the CSST) - By automatic deduction |
| Frequency of Payments – Installments: | Weekly, bimonthly, monthly, quarterly, annually |
| Dates assessments/ premiums are due: | <p>The 20th day of the month following the issuance of the Notice of Assessment.</p> <p>For instance: for a notice of assessment issued on 27 March 2011, the due date is 20 April 2011.</p> |
| Liability of Principal – Contractor and Subcontractor: | The employer who hires the services of a contractor for a contract may be required by section 316 of the ARIAOD to pay to the CSST the premium owed by the latter. |
| Supplemental Assessments: | N/A |
| Minimum Assessments: | For any file opened at the CSST a management fee of \$65 is charged annually. |
| Section of Act: | Act respecting industrial accidents and occupational diseases , (section 304, 304.1 and 316) |
| Policy: | N/A |
| Links: | Taux personnalisé 2016 |

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| Ontario |
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The following table outlines the process and method of assessment, including collection of assessments, in Ontario.

| Ontario | Process and Method of Assessment / Collection of Assessments |
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| Setting Rates: | <p>The Schedule 1 costs of the workers' compensation system are funded through premium rates, which are applied to the payroll of Schedule 1 employers. All Schedule 1 employers are not charged the same rate. Rather, for the purpose of charging them on an equitable basis, employers are classified into rate groups. Rate groups are defined in a classification scheme and each rate group has a different premium rate, originally intended to reflect the inherent risk of the specific business activities of industries insured within that group.</p> <p>Premium rates are expressed as a dollar amount per \$100 of insurable earnings. For each of the classes and rate groups defined in the classification scheme, their premium rate includes an amount for:</p> <ul style="list-style-type: none"> a) New claims cost - the expected future lifetime costs to pay benefits for all new claims for the premium year; b) The WSIB's expenses to administer the <i>WSIA</i>, the Ministry of Labour's (MoL) expenses to administer the <i>Occupational Health and Safety Act</i>, the Workplace Safety and Insurance Appeals Tribunal, Offices of the Employer Advisor and the Worker Advisor, and the expenses of the Health and Safety Associations and research; and c) Past claims cost - includes a charge to retire the WSIB's unfunded liability. |
| Notice of Assessment: | <p>Statements of account are mailed out monthly; they show transactions that have occurred and amounts due.</p> <p>For Schedule 1 - statements are only sent where there is a balance remaining on the account. If there is an outstanding balance, employers would receive a statement.</p> <p>For Schedule 2 – statements are sent out monthly to customers if they have had transactions in that month, even if there is no balance on the account.</p> |
| Payroll Statements – Reporting Payroll: | Employers self report their insurable earnings. Those on a monthly or quarterly schedule report actual earnings. Those on an annual schedule report estimated earnings. The completed form must be returned to the WSIB by the end of the month following the reporting period for employers on a monthly or quarterly schedule; by April 30 for those reporting annually. |
| Methods of Payment: | Premiums are paid on the actual insurable earnings that have been reported quarterly or monthly or on an estimate of the reported annual insurable earnings |
| Frequency of Payments – Installments: | Premium may be remitted monthly, quarterly or annually. The reporting frequency is determined by the employer's annual insurable earnings. If reported insurable earnings are less than \$300,000 annually, employers can choose their reporting frequency. |

| Ontario | Process and Method of Assessment / Collection of Assessments |
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| Dates assessments/ premiums are due: | Payment is due with the remittance form; monthly quarterly, annually. |
| Liability of Principal – Contractor and Subcontractor: | The WSIB holds a principal liable for the contractor/subcontractor payment obligations to the WSIB. The issuance of a clearance certificate waives this liability for the period in which the clearance certificate is valid. |
| Supplemental Assessments: | Experience and Merit Rating programs increase or decrease an employer's assessment. Such supplemental adjustments to an employer's assessment occur retrospectively or prospectively. |
| Minimum Assessments: | The minimum assessment is \$100 per account per year. |
| Section of Act: | Workplace Safety and Insurance Act (sections 78, 81, 82, 83, 87, 88, 96-99, 141) |
| Policy: | <ul style="list-style-type: none"> • 14-03-10, Statement of Account • 14-03-09, Premium Remittance • 14-02-04, Clearance Certificates • 14-02-19, Clearance Certificate in Construction • 13-02-08, Safe Communities Incentive Program – Revised (2002 and later entrants) • 13-01-03, The Safety Groups Program • 13-02-02, NEER (New Experimental Experience Rating Plan) • 13-02-04, Merit Adjusted Premium Program • 13-02-06, Construction Industry Plan (CAD 7) • 14-03-06, Minimum Premium |
| Links: | <ul style="list-style-type: none"> • Premium Rates Manual • Administrative Practice Document: Premium Frequency APD |

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| Manitoba |
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The following table outlines the process and method of assessment, including collection of assessments, in Manitoba.

| Manitoba | Process and Method of Assessment / Collection of Assessments |
|---|---|
| Setting Rates: | Claim costs over the last 12 months are determined at the end of September each year. The costs needed to operate the provincial Workplace Safety and Health Division and the Worker Advisor Office and WCB administration are added to the claim costs to determine the total costs. The total costs are used to determine the average rate for all employers affected by the rate setting model. Investment revenue and assessment revenue are also factors in the average rate calculation. Once revenue and cost data is calculated, each firm is put through the eight step process to determine their actual rate. A letter is surface mailed to each firm at the end of November, or early December, advising them of their assessment rate for the upcoming year. |
| Notice of Assessment: | Account Statement confirming all financial transactions since the last Account Statement was produced are surface mailed to employer's owing \$5.00 or more, at the end of each month. Generally firms will receive 3 - 4 Account Statements per year. The statement includes the Balance Forward, Debits, Credits and Balance for the statement period. Future installments are noted when applicable. |
| Payroll Statements – Reporting Payroll: | Employers are surface mailed an Annual Workers' Earnings Report early in January. A completion guide is available on the WCB's web site. Assessable earnings can be reported online or the completed form can be surface mailed or faxed to the WCB. Regardless of the method chosen, assessable earnings must be reported to the WCB on or before the last day of February. |
| Methods of Payment: | <p>Electronic - using the employer's financial institution's internet or telephone banking options.</p> <p>Pre-authorized (debit/credit)</p> <p>In person - at employer's financial institution or at the WCB's office where cash, cheque or Interac, are accepted.</p> <p>Credit card (for premiums below \$5,000)</p> <p>Cheques can be surface mailed to the WCB.</p> |

| Manitoba | Process and Method of Assessment / Collection of Assessments | | |
|---------------------------------------|--|--|---|
| Frequency of Payments – Installments: | Premium Limit | Payment Options | Payment Methods |
| | Up to \$500 | <ul style="list-style-type: none"> • Four pre-authorized equal payments (March, June, Sept. and Dec.) • One payment (March) | <ul style="list-style-type: none"> • Pre-authorized (debit/credit) • Debit card • Credit card • Online, telephone or in-person at most financial institutions • Cash • Cheque |
| | Between \$500 and \$5,000 | <ul style="list-style-type: none"> • 10 equal pre-authorized payments (March to Dec.) • Four payments, including pre-authorized (March, June, Sept. and Dec.): <ul style="list-style-type: none"> ○ 25%, 25%, 25%, 25% ○ 10%, 30%, 30%, 30% • Three payments, including pre-authorized (March, Aug. and Oct.): <ul style="list-style-type: none"> ○ 40%, 30%, 30% • Two payments, including pre-authorized (June and Sept.): <ul style="list-style-type: none"> ○ 0%, 50%, 50%, 0% • One payment (March) | <ul style="list-style-type: none"> • Pre-authorized (debit/credit) • Debit card • Credit card • Online, telephone or in-person at most financial institutions • Cash • Cheque |
| Greater than \$5,000 | <ul style="list-style-type: none"> • 10 equal pre-authorized payments (March to Dec.) • Four payments, including pre-authorized (March, June, Sept. and Dec.): <ul style="list-style-type: none"> ○ 25%, 25%, 25%, 25% ○ 10%, 30%, 30%, 30% • Three payments, including pre-authorized (March, Aug. and Oct.): <ul style="list-style-type: none"> ○ 40%, 30%, 30% • One payment (March) | <ul style="list-style-type: none"> • Pre-authorized debit • Debit card • Online, telephone or in-person at most financial institutions • Cash • Cheque | |

| Manitoba | Process and Method of Assessment / Collection of Assessments | |
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| Dates assessments/ premiums are due: | Payment Options | Payment Schedule |
| | 10 Equal Pre-authorized Payments | March 31, April 30, May 30, June 30, July 30, August 30, September 30, October 30, November 30 and December 30 |
| | Four Payments: | |
| | 25% - 25% - 25% - 25% | March 31, June 30, September 30 and December 30 |
| | 10% - 30% - 30% - 30% | March 31, June 30, September 30 and December 30 |
| | Three Payments: 40% - 30% - 30% | March 31, August 30 and October 30 |
| | Two Payments: 0% - 50% - 50% - 0% | June 30 and September 30 |
| Liability of Principal – Contractor and Subcontractor: | Principals are required to obtain a clearance for any contractors in mandatory industries. Unregistered contractors are deemed workers of the principal. The principal is assessed on the labour portion of the contract value. | |
| Supplemental Assessments: | Supplemental assessments have not been levied since 1997. | |
| Minimum Assessments: | \$100 for all employers affected by the rate setting model. | |
| Section of Act: | <ul style="list-style-type: none"> • Workers Compensation Act (sections 11, 60, 80(1), 81, 82, 86(1), 88, 89(2), 89(3), 90(1) and 90(2)) • Regulation 65/2006 Interest, Penalties and Financial Matters Regulation | |
| Policy: | <ul style="list-style-type: none"> • Policy 31.05.05, Rate Setting for the General Body of Employers (Employers in Class E) • Policy 31.10.50, Collections • Policy 35.10.50, Status of Workers – Independent Contractors and Employers | |
| Links: | Policy Manual | |

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| Saskatchewan |
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The following table outlines the process and method of assessment, including collection of assessments, in Saskatchewan.

| Saskatchewan | Process and Method of Assessment / Collection of Assessments |
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| Setting Rates: | <p>Saskatchewan WCB uses an actuarial rate setting model that is based on the collective liability principle and industry premium rates are set based on the claims experience of all employers within each industry. The actuarial rate setting model uses historical claims costs, payroll and injury frequency trends within each industry rate code to project all future costs for the next year's expected claims.</p> <p>Preliminary industry premium rates are typically released in October, allowing employers and stakeholder groups to grant feedback for 30 days. Industry premium rates are then approved and the Experience Rating program is applied at the individual employer level. Rate Advice letters are then sent to employers in December, informing employers of their rate for the upcoming year.</p> |
| Notice of Assessment: | <p>Statements include the previous balance, new charges/debits, recent payments and new balance. The statement balance will include details on any payroll adjustments and the applicable premium rate. If interest charges are applied, this will also be listed. May also include the payments schedule in the case of installments.</p> |
| Payroll Statements – Reporting Payroll: | <p>Employer Payroll statements are sent out at the beginning of every year and are due on or before February 28 in each year.</p> |
| Methods of Payment: | <p>Payments may be made on an employer account via MasterCard, Visa, or American Express, cheque, money order, bank draft, through financial institutions or in person at one of Saskatchewan WCB's offices.</p> |
| Frequency of Payments – Installments: | <p>Typically annual premiums are set up in two installments for April 1 and September 1 but other arrangements may be made for annual or quarterly payments.</p> |
| Dates assessments/ premiums are due: | <p>When an assessment is made prior to March 1, first payment is due April 1, with the remaining amount due September 1.</p> <p>When an assessment is made after March 31 and prior to July 31, first payment is due within 30 days from the date on which the assessment notice is mailed, with the remaining amount due September 1.</p> <p>When an assessment is made after July 31, the entire amount owing is due within 30 days from the date on which the assessment notice is mailed.</p> |

| Saskatchewan | Process and Method of Assessment / Collection of Assessments |
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| Liability of Principal – Contractor and Subcontractor: | <p>Contract situations involve:</p> <ul style="list-style-type: none"> • A principal – the owner of the project, or the person or business that hires someone to do the work; and • A contractor or subcontractor – the person or firm doing the work, or the person or business that gets the contract <p>Anyone under contract to a principal is either a worker of that principal or an employer themselves if they also have workers. Anyone who isn't registered as an employer with the WCB is considered a worker, and the principal must report the cost of the whole contract less deductions for non-labour items.</p> <p>Once a contract has been awarded and before work begins, the principal may request a letter of good standing from the WCB. This letter will tell the principal if the contractor or subcontractor has a WCB account and if all premiums are paid to date. A letter of good standing is only issued at the start of a job.</p> <p>A clearance is a letter from the WCB stating that a contractor or subcontractor is registered with the WCB and that their premium is paid. The principal must ask for a clearance before any payment is made. If the contractor or subcontractor owes WCB premiums, the principal can pay the premiums to the WCB and subtract that amount from the contract. If payment is released to a contractor or subcontractor with overdue WCB premiums, the principal could become responsible for those premiums.</p> |

| Saskatchewan | Process and Method of Assessment / Collection of Assessments |
|---------------------------|---|
| Supplemental Assessments: | <p>Where an employer fails to register their business as required, the WCB will limit the employer's liability to the premiums due for the current plus preceding three years that the business should have been registered. Where an employer intentionally avoided registration or where a work-related injury has occurred, the employer's liability will not be limited to the current plus previous three years, and: the employer will be liable to pay the premiums due for all years they should have been registered; the employer file will be referred to Internal Audit who will determine if the employer has breached the Criminal Code; where a work-related injury has occurred and registration was intentionally avoided, the employer file will be referred to the Board members to determine whether the employer should be held liable for the total cost of all injuries that occurred prior to registration. When registration is greater than 30 days from the date of employing a worker, the employer will also be charged an additional 5% of the premium assessed for each year the WCB has determined the employer should have been registered. The penalty will not be less than \$5, nor greater than \$500 for each year of non-compliance.</p> <p>Additionally, The board may make an order imposing a penalty in an amount not exceeding \$10,000 against an employer if the board is satisfied that the employer has contravened section 52, 105 or 122, subsection 158(1) or section 164. Before imposing a penalty, the board shall provide notice to the employer setting out the facts and circumstances that, in the board's opinion, render the employer liable to a penalty; specifying the amount of the penalty that the board considers appropriate in the circumstances; and informing the employer of the employer's right to make representations to the board.</p> <p>Failure to report an injury – maximum fine of \$1,000.</p> <p>Penalty to employers who default in payment of their assessment based on the Bank of Canada rate effective October 31 of the immediately preceding year plus 6%.</p> |
| Minimum Assessments: | Saskatchewan's minimum annual assessment is \$100. |
| Section of Act: | <ul style="list-style-type: none"> • Workers' Compensation Act, 2013 (section 54, 105, 122, 123, 127, 130, 131-133, 141, 152, 164, 180, 183) • Workers' Compensation General Regulations, 1985 |
| Policy: | <ul style="list-style-type: none"> • Policy Manual Section 2.1.4 Rate Setting Model (POL 05/2015) • Policy Manual Section 2.1.12 Assessable Earnings POL (24/2010) • Policy Manual Section 2.1.6 Employer Accounts – Clearances and Letters of Good Standing (POL 22/2014) • Policy Manual Section 2.1.11 Failure to Register a Business POL (09/2011) • Policy Manual Section 6.2 Employer Late Reporting of Injury Claims (POL 02/2009) • Policy Manual Section 2.1.8 Minimum Annual Assessment POL (07/2011) • Procedure Manual Section 2.1.2 Default in Assessment Payment (PRO 56/2015) |

| Saskatchewan | Process and Method of Assessment / Collection of Assessments |
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| Links: | <ul style="list-style-type: none">• Classification & premium rate setting• Pay Employer Premiums• Fact Sheet – Clearances for Contract Workers• Fact Sheet – Term Clearances |

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| Alberta |
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The following table outlines the process and method of assessment, including collection of assessments, in Alberta.

| Alberta | Process and Method of Assessment / Collection of Assessments |
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| Setting Rates: | <p>Employers are assigned an industry classification based on the business they conduct in Alberta rather than the occupations of the workers employed by the business.</p> <p>The WCB establishes industry classifications which are categorized into rate groups for the purpose of determining premium rates.</p> <p>Employer premium rates are set based on the claims experience of each rate group.</p> <p>Rates are set based on historical data and trends and is the cost of coverage per \$100 of insurable earnings.</p> <p>The rate setting process promotes fairness and accountability and ensures that today's employers pay the full cost of today's claims, securing future benefits for injured workers.</p> <p>To attain a sufficient statistical base, industries are consolidated into broader categories referred to as rate groups. Rate groups are formed on the basis of similar business characteristics and loss patterns of similar work activity.</p> <p>Employer performance makes a difference in the premium rates they pay. The best performers pay lower rates while the poorest performers pay more. The 2016 industry rates range from a low of \$0.14 to a high of \$5.73 per \$100 of insurable earnings, a difference that directly reflects differences in risk, injury prevention, and disability management practices. The workers' compensation system in Alberta remains fully funded, ensuring long-term stability for the workers and employers served. While the Alberta economy is putting pressure on the workers' compensation system, strong partnerships between employers, workers and WCB help manage the impact of workplace injuries, in turn softening these pressures and keeping the provincial average rate low at \$1.01 per \$100 of insurable earnings.</p> <p>WCB-Alberta collects premiums from businesses to cover the costs of work-related injuries. They pay premiums on the insurable earnings of all their workers based on a maximum annual amount per worker plus any personal coverage they purchase.</p> |
| Notice of Assessment: | <p>Employers receive an invoice up to once a month if there is a balance owing, showing the premiums payable for WCB coverage. The invoice may also include interest charges, penalties and legal costs. Payments are due on the date(s) shown on the invoice, which is 30 days after the invoice date.</p> |

| Alberta | Process and Method of Assessment / Collection of Assessments |
|---|---|
| Payroll Statements – Reporting Payroll: | <p>In late December WCB Alberta sends all employers with workers' earnings an annual return letter with a PIN and encourages employers to report online using myWCB web access. All employers receive a letter and PIN only. Those without computer access or those who do not wish to file online can call a special phone line for a faxed paper copy to be sent to them.</p> <p>On or before the last day of February each year, employers are required to report the insurable earnings paid to all workers for the last calendar year. This also includes an estimate of insurable earnings they expect to pay all workers for the current year. This information is required for each business the employer operates.</p> <p>Filing Annual Returns helps ensure employers have the correct WCB coverage and accurate premiums. It also informs WCB Alberta of any changes required on their account and whether their business still needs coverage.</p> <p>An Annual Return received after the deadline is subject to a Late Filing Penalty. The penalty is 10% of the net premium resulting from the previous year's adjustment and the current year's premium plus daily interest from the reporting deadline to the date WCB Alberta receives the information.</p> <p>Employers who only have personal coverage and do not employ workers, have their coverage automatically renewed on January 1st each year.</p> |
| Methods of Payment: | <p><u>Payment options:</u></p> <ul style="list-style-type: none"> • Pay by pre-authorized debit; • Pay by INTERAC® online; • Pay by credit card; • Pay at an authorized Canadian financial institution; <ul style="list-style-type: none"> ○ Electronic or telephone banking ○ Payment via bank counters or ATM machines • Pay by mail; or • Pay in person at WCB-Alberta locations |
| Frequency of Payments – Installments: | <p>Annual premium installment plan for employers:</p> <ul style="list-style-type: none"> • Premium amount Up to \$499.99, 1 installment • Premium amount \$500.00 to \$1,499.99, 2 installments • Premium amount \$1,500.00 to \$4,999.99, 4 installments • Premium amount \$5,000.00 and up, 6 installments <p>Note: The number of annual installments may vary based on date of account opening, for example as the year proceeds, the installment plan will be compressed for new accounts starting later in the year.</p> |

| Alberta | Process and Method of Assessment / Collection of Assessments |
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| Dates assessments/ premiums are due: | <p>Invoices are issued on an employer's cycle day when a balance is owing on the account. Payment of the invoice is due within 30 days of the invoice date.</p> <p>The WCB will add monthly interest to an employer's account when a payment is thirty days or more overdue. The interest rate is established by Board Directive.</p> <p>Interest is not charged to an account when:</p> <ul style="list-style-type: none">• the interest calculated is less than \$1.00;• an employer's goods or assets are seized and prepared for sale by public auction under section 135 when the WCB is unable to recover payment from other means, or• the employer becomes bankrupt. |

| Alberta | Process and Method of Assessment / Collection of Assessments |
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| Liability of Principal – Contractor and Subcontractor: | <p>If a principal hires contractors or subcontractors, the principal is responsible for their workers' compensation insurance unless:</p> <ul style="list-style-type: none"> • they have their own valid WCB-Alberta account • they are operating as a corporation • they are performing the work as: <ul style="list-style-type: none"> ○ an employer in that industry ○ a worker of another employer ○ a director of a corporation ○ a proprietor with personal coverage ○ a partner in a partnership with personal coverage <p>If a contractor or subcontractor is hired without WCB-Alberta coverage the principal is held responsible for that worker. Holding the principal responsible for unpaid premiums ensures the WCB-Alberta insurance fund is maintained at a sufficient level to pay worker benefits. Using clearances ensures each employer contributes their fair share.</p> <p>Some contractors or subcontractors may not have workers' compensation insurance. If the principal does not cover them and such individuals are injured, <i>the principal is not protected from lawsuit by them.</i> This applies to the following contractors or subcontractors:</p> <ul style="list-style-type: none"> • employers who have a WCB-Alberta account for their workers, but who do not have personal coverage • partners in a partnership where the partnership has a WCB-Alberta account for its workers, but one or more of the partners does not have personal coverage • directors of corporations who do not have personal coverage <p>Deductions made by an employer from a worker's earnings expressly to pay for any portion of a premium owed to WCB-Alberta are illegal under Section 139 of the <i>Workers' Compensation Act</i>.</p> <p>Clearance certificates</p> <p>A clearance certificate is a letter from WCB-Alberta advising a principal if a contractor or subcontractor has a WCB-Alberta account and if that account is in good standing. The certificate clears the principal of liability for them should they default on their premium payment as per Section 126 of the Act. It also authorizes the principal to release final payment on a specified contract.</p> |
| Supplemental Assessments: | Supplemental assessments can be levied by The Board for contraventions of the Act or as administrative penalties. |
| Minimum Assessments: | The minimum premium amount is \$200. The minimum premium is reviewed annually to determine if any change is required. |
| Section of Act: | <ul style="list-style-type: none"> • Workers' Compensation Act (sections 95, 96, 97, 98, 99, 100, 101, 102, 103, 108, 109, 110, 111, 112, 121, 123, 126, 152, and 152.1) • Workers' Compensation Regulation, section 13 |

| Alberta | Process and Method of Assessment / Collection of Assessments |
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| Policy: | <ul style="list-style-type: none">• 07-01 Part I Pricing - Classification• 06-03 Part II, Premiums• 06-01 Part II, Employers and Workers• 01-09 Part 1, Administrative Penalties |
| Links: | <ul style="list-style-type: none">• Premium rate setting• Pay your premiums• Reporting annual payroll: your annual return• Payment options• Pay your premiums – Premium installment plan• Obtain a clearance demo |

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| British Columbia |
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The following table outlines the process and method of assessment, including collection of assessments, in British Columbia.

| British Columbia | Process and Method of Assessment / Collection of Assessments |
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| Setting Rates: | Rate setting starts in April/May of the year prior to the year for which the base rates are being set. Preliminary rates are approved in July and the final rates are approved in October. Once the final base rates are approved, experience rating is calculated for each firm. The rate setting process is a multi-step process in which classification units are grouped into industry groups based on an expectation of similar cost as well as a similarity in business processes. Industry groups are then grouped into rate groups based on a similarity in historical claims costs and are built up until they have at least 2000 wage loss claims. Base rates are set at the rate group level. Actuarial calculations include between 3 and 15 years of claims cost data to achieve the requirement of 2000 claims. |
| Notice of Assessment: | Base assessments are calculated annually and communicated to employers by means of an annual rate notification, which is generally mailed out in October. |
| Payroll Statements – Reporting Payroll: | Employers are generally required to report payroll with each quarterly or annual remittance. Firms reporting and remitting quarterly must also report total annual payroll at the end of each year. |
| Methods of Payment: | WorkSafeBC accepts cheques, Visa, MasterCard, American Express, and online bank payments. Debit card and cash payments can only be made at head office in Richmond. |
| Frequency of Payments – Installments: | A firm will usually pay assessments quarterly or annually, depending on the industry and size of the assessment. Firms may apply to prepay their assessments based on estimates or to pay installments four times a year, also based on estimates. Payment of the initial assessment premium for Personal Optional Protection is made within 20 days of acceptance of coverage. |
| Dates assessments/ premiums are due: | Quarterly account payments are due on April 20, July 20, October 20 and January 20. Annual account payments have staggered due dates based on account number and typically are due between February 28 and March 11. |
| Liability of Principal – Contractor and Subcontractor: | The earnings on non-registered labour contractors must be included; however deductions may be made for equipment and materials. Section 51 of the <i>Act</i> provides that, if a contractor employs a subcontractor to perform work within the scope of the <i>Act</i> , both are liable for the assessment in respect of the work. |
| Supplemental Assessments: | WorkSafeBC does not charge supplemental assessments. A firm's assessments may be increased as a result of an audit, or as a result of a section 51 contractor liability assessment. |

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| British Columbia | Process and Method of Assessment / Collection of Assessments |
| Minimum Assessments: | WorkSafeBC does not have a minimum assessment. |
| Section of Act: | <u>Workers Compensation Act</u> (sections 39 and 51) |
| Policy: | <ul style="list-style-type: none"> • <u>Assessment Manual Item AP 1-39-1 Assessment Rates</u> • <u>Assessment Manual Item, AP1-39-2 Assessment Payments</u> • <u>Assessment Manual Item AP1-2-3(d)</u> • <u>Assessment Manual Item, AP1-38-2 Payroll - Categories</u> • <u>Assessment Manual Item, AP1-51-1 Contractor Liability</u> |
| Links: | <ul style="list-style-type: none"> • <u>Rate Setting</u> • <u>Calculating your premiums</u> • <u>Employer's Payroll and Payment Form</u> • <u>Clearance letters FAQs</u> |

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| Yukon |
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The following table outlines the process and method of assessment, including collection of assessments, in Yukon.

| Yukon | Process and Method of Assessment / Collection of Assessments |
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| Setting Rates: | The rate setting process uses a target revenue parameter in order to ensure that the Board collects sufficient revenue from employers to cover the expected costs of new injuries, operating expenses and funding contributions. Once the target revenue is set, the board reviews classification structure based on the claims experience of each industry and rate group. This review ensures that industries that improve significantly are not required to indefinitely subsidize other industries that do not improve. The review process is conducted annually in August. |
| Notice of Assessment: | After receiving a completed Employer Payroll Return, a summary of assessment is mailed to employers. Beginning March 1 st , invoices indicating industry rate per one hundred dollars of payroll, employers estimated payroll, payment schedule, total current year assessment, account balance and any penalties accrued are sent to employers. Similar invoices will follow according to individual payment schedules. |
| Payroll Statements – Reporting Payroll: | <p>The <i>Workers' Compensation Act</i> requires every employer, on or before the last day of February each year, to complete an Employer Payroll Return which requests the following information:</p> <ol style="list-style-type: none"> a) the actual amount of all earnings paid to its workers for the calendar year just passed; b) a listing of all sub-contractors and the amounts paid to them for labour for the calendar year just passed; c) the nature of its industry d) an estimate of earnings that they expect to pay workers for the current year; and e) any additional information the YWCHSB may require. |

| Yukon | Process and Method of Assessment / Collection of Assessments |
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| Methods of Payment: | <p>For current year assessments, there are two methods of payment:</p> <ul style="list-style-type: none"> a) Payment on Estimated Payroll (POEP) - Under this method, employers pay assessments based on their estimate of expected payroll for the current year. b) Payment on Actual Payroll (POAP) - In certain circumstances, instead of paying assessments on their estimates of payroll for the current year, qualifying employers can report and pay assessments in monthly installments based on their actual monthly payroll. In order to qualify for POAP, the employer must have: <ul style="list-style-type: none"> i) an annual payroll greater than five hundred thousand dollars (\$500,000.00); and ii) two years of operation in Yukon or be in good standing with another Canadian workers' compensation board or commission. <p>YWCHSB accepts Visa, American Express, Mastercard, online banking, cash and cheque to pay assessments.</p> |
| Frequency of Payments – Installments: | <p>At the employer's request payments by those employers reporting estimated payroll may be made by instalments, if the assessments due are greater than \$250 and the YWCHSB approves the instalment plan. Instalment schedules may subsequently be modified to accommodate an employer's cash flow or business cycle (e.g. seasonal operators, placer miners, etc.). Employers reporting actual payroll must report and pay assessments in monthly instalments based on their actual monthly payroll.</p> |
| Dates assessments/ premiums are due: | <p>Assessments payable for the current year are due by the end of March and are based on the information provided on the employer's EPR and are paid in a lump sum or by instalment, at pre-determined or scheduled due dates approved by the YWCHSB.</p> <p>Any assessments outstanding from the prior year are due and payable on or before the last day of February of the current year or interest is charged at a rate determined by Order of the Board of Directors.</p> |
| Liability of Principal – Contractor and Subcontractor: | <p>If any work is performed by a contractor for any person or organization operating in an industry (the "principal"), both the principal and the contractor are jointly and severally liable for any assessment under the Workers' Compensation Act relating to that work, and that amount may, in the discretion of the board, be collected from either of them, or partly from one and partly from the other.</p> <p>A principal may withhold from money payable to a contractor or sub-contractor any amount for which the principal is liable and pay that amount to the board and, as between the principal, the contractor, and the sub-contractor, the payment is deemed to be a payment on the contract or sub-contract or both.</p> <p>When a principal does not withhold any money payable to a contractor or sub-contractor and pays its liability to the board, the contractor or sub-contractor shall then be indebted to the principal for that amount and the principal shall have a cause of action against the contractor or sub-contractor in respect of that debt.</p> |

| Yukon | Process and Method of Assessment / Collection of Assessments |
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| Supplemental Assessments: | No supplemental assessment process in Yukon. |
| Minimum Assessments: | The board of directors shall, by order, establish a minimum assessment. The minimum assessment amount has been set at \$150.00. |
| Section of Act: | Workers' Compensation Act (sections 66, 67(2), 69(1), 74, and 78(1)) |
| Policy: | EA-01 Payment of Assessments |
| Links: | N/A |

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Northwest Territories and Nunavut

The following table outlines the process and method of assessment, including collection of assessments, in Northwest Territories and Nunavut.

| Northwest Territories and Nunavut | Process and Method of Assessment / Collection of Assessments |
|---|---|
| Setting Rates: | <p>Rates are set annually by the Governance Council based on overall financial requirements and strategy. The provisional target rate is set in June. The provisional target rate is allocated out to (adjusted for) industry sub classes (group rates) based on five years of combined sub class claims experience. Sub class rates are released in November.</p> <p>A specific date or annual time-frame is not mandated in legislation or policy. Once the annual rates are set the WSCC publishes and distributes the <i>Employer Industry Classifications and Assessment Rates (Rate Guide)</i> Individual employer assessments are calculated by dividing an employer's assessable payroll by 100 and multiplying by the industrial classification assessment rate.</p> |
| Notice of Assessment: | <p>Notice of assessment is provided on the employer's monthly statement. Information included: Rate Group, rate, year affected, Description of transaction, payroll and assessment.</p> |
| Payroll Statements – Reporting Payroll: | <p>Employers receive the Employer's Payroll Statement (EPS) near the end of every year and by legislation have until February 28th of each year to complete and return to the WSCC. The EPS contains three sections:</p> <ol style="list-style-type: none"> 1. Actual and Estimated Payroll 2. General Information (Includes business related information like address, industry etc. 3. Employment Data (Specifies number of workers, full or part-time and average number of hours worked per week) |
| Methods of Payment: | <p>Credit Card payments through WSCC Connect, online banking through financial institution, cash, cheque/money order, debit card.</p> |
| Frequency of Payments – Installments: | <p>Employers must pay their assessments within 30 days of invoice, unless approved to pay by installments. Policy 02.01 lists criteria an employer must meet to be eligible for payments by installment. Installments are paid on quarterly pay period.</p> |
| Dates assessments/ premiums are due: | <p>Payments are due according to the employers pre-authorized payment schedule, within 30 days of their statement date, or at the time of assessment depending on the employer's collections/payment history.</p> |

| Northwest Territories and Nunavut | Process and Method of Assessment / Collection of Assessments |
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| Liability of Principal – Contractor and Subcontractor: | Under section 80, the principal on a contract is jointly and severally liable to pay the Commission the amount of any assessment relating to the contract for which its contractor and any subcontractor is liable. |
| Supplemental Assessments: | <p>Non-employer operations, including, but not limited to, independent operators, start-ups and prospective bidders can register with the WSCC and receive an account number prior to establishing or commencing business; thereby making it easier to compete in the Northwest Territories and Nunavut.</p> <p>In order to register and receive a WSCC account number, a non-employer operation must pay a \$200 annual administrative fee. A non-employer operation registering for the first time must pay the full administrative fee regardless of how many days remain in the calendar year.</p> |
| Minimum Assessments: | \$200 |
| Section of Act: | Workers' Compensation Act (sections 70, 72, 79(2), and 80(2)) |
| Policy: | <ul style="list-style-type: none"> • 02.01 – Employer Assessments • 02.05 – Reporting Payroll • 02.06 – Account Registration |
| Links: | <ul style="list-style-type: none"> • Policy Manual • Workers' Compensation Acts |

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