

Operational
PolicySection
Employer BillingSubject
Premium Remittance

Policy

Employers are required to calculate, report, and pay their premiums based on either actual insurable earnings for those reporting monthly or quarterly, or on estimated earnings for those reporting annually, by due dates set by the WSIB.

Purpose

The purpose of this policy is to describe premium remittance and reporting requirements for Schedule 1 employers.

Guidelines

Definitions

Insurable earnings – Each reporting period, employers must calculate their insurable earnings. Insurable earnings are gross earnings at or below the annual ceiling. The ceiling is indexed each year to the Average Industrial Wage.

Classification ~~code~~Units (CUs) – Employers are classified in one or more [classification code](#) ~~CU(s)~~ that best describes their business activity, [see 14-01-01, The Classification Structure](#). Employers must report premiums and claims under their respective ~~CU(s)~~-classification codes.

Reporting periods – A reporting period is the period of time for which an employer calculates and pays a premium. The length of an employer's reporting period depends on the employer's premium frequency. It may be one month, one quarter, or one year.

Reporting to the WSIB

Employers must pay a premium on each worker's gross earnings, in each reporting period, until the worker's earnings reach the annual maximum insurable earnings threshold.

Employers report earnings according to the day they are paid, not the day they are earned. For example, for an employer reporting monthly, wages earned in January but paid in February should be reported as part of February's premium. It is the employers' responsibility to ensure that all reporting and payment obligations are met.

Multiple classifications

The WSIB separately classifies employers who carry on business activities [in-falling under](#) more than one ~~CU~~[classification code](#), and who maintain segregated ~~payrolls~~[earnings records](#) for each activity. If the ~~CUs~~[classification codes](#) fall into different ~~rate groups~~[classes and the business activities performed are significant and are not considered integrated with the employer's other operations](#), the WSIB assesses the segregated parts of these employers' ~~payrolls~~[insurable earnings](#) at different rates. See, [14-01-03, Segregated Payrolls](#) [14-01-07, Single and Multiple Premium Rates](#).

Ancillary operations and optional insurance

Earnings from ancillary operations or optional insurance fall under the same classification as earnings from the employer's business activity. An ancillary operation is one that supports, or is incidental to, an employer's business activity. See, [14-01-02, Single Classification](#) [14-01-07, Single and Multiple Premium Rates](#).

Zero premium

If workers do work during one reporting period but are not paid for that work until the next period, the employer must report insurable earnings to the WSIB and show a "0" premium for the first reporting period. The employer then reports the premium in the second period.

Revisions of estimated premium

If employers who report and remit premiums annually find, during the year, that their estimate of insurable earnings submitted to the WSIB is not accurate, they must revise it immediately.

~~Reporting and changing~~ [Changing reporting](#) ~~payment and payment~~ frequencies

Depending on the amount of insurable earnings, employers are required to report insurable earnings and pay premiums either monthly, quarterly or annually. The WSIB will consider, in exceptional circumstances and at its sole discretion, deviations to the reporting and payment frequency schedule.

The WSIB may allow employers reporting insurable earnings and paying premiums on a monthly or quarterly basis to make a lump sum pre-payment of their premium for the whole year, or the remaining part of a calendar year. See, [14-03-08, Pre-Payment of Premium](#).

Compliance

Employer non-compliance

If employers fail to report insurable earnings and remit premiums by the WSIB's specified due dates, non-compliance interest, charges and/or prosecution may result. See, [14-02-07, Employer Non-Compliance Interest and Charges](#), [22-01-08, Offences and Penalties-Employer](#), and [22-01-01, Material Change in Circumstances-Employer](#).

Non-reporting charges also apply to employers who fail to report a "0" premium.

Application date

This policy applies to all decisions made on or after January 1, [2019](#)[2020](#).

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Document history

This document replaces 14-03-09 dated ~~November 4, 2013~~ [January 2, 2019](#).

This document was previously published as:

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14-03-09 dated October 12, 2004

14-03-09 dated September 28, 2001.

References

Legislative authority

Workplace Safety and Insurance Act, 1997, as amended
Sections 54, 81, 78, 87, 88, 89(1) 96

Minute

Administrative

~~#2, December 14, 2018, Page 565~~