

**Operational
Policy**Section
Employer AccountsSubject
Registration

Policy

Employers that are mandatorily covered under Schedule 1 and Schedule 2 must:

- ~~contact the WSIB and~~ provide information [to the WSIB](#) about their business operations within 10 calendar days of the date the first worker begins employment ~~_(see 12-01-06, Expanded Compulsory Coverage in Construction for registration requirements for employers carrying on business in construction)~~
- [complete the](#) ~~provide a completed~~ registration [process form to the WSIB](#) by the final day of the month following the month in which the first worker began employment, e.g., if the first worker started working in June, the employer's registration is due by the end of July, and
- complete the Independent Operator in Construction Self-Declaration [process Form](#) if the employer is an independent operator in the construction industry.

~~See 14-02-15, Voluntary Registration for the circumstances under which a non-compliant employer may voluntarily register with the WSIB, and the associated premiums payable at the time of registration.~~

Purpose

The purpose of this policy is to outline WSIB registration requirements for mandatorily covered employers.

Guidelines

Definition of employer

An employer is a person who has carried on, or is carrying on, a Schedule 1 or Schedule 2 business activity covered mandatorily or by application.

The employer is the person in law who is responsible for the business obligations and liabilities to the WSIB. The employer is responsible to pay the worker and is liable to pay WSIB premiums, non-compliance interest and charges, etc. The employer is also the person who is obligated to any injured worker for such purposes as reporting work-related accidents, return-to-work activities, re-employment, etc.

Employers also include those who are deemed to be employers under optional insurance or compulsory coverage in the construction industry. For additional information, [see refer to 12-01-01, Who is An Employer?](#)

Some employers are engaged in the taking of contracts to complete T4s for their clients as an administrative service. These service employers, who do not actually supervise their clients' workers, are not considered by the WSIB to be the employer of the workers named on the T4s. These employers are thus not obligated to pay WSIB premiums on behalf of the workers named on the T4s.

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In the following guidelines, the terms classification, classification code, payroll, insurable earnings, premium, and work location apply to Schedule 1 employers only.

Who must register?

All employers that are mandatorily covered under Schedule 1 and Schedule 2 must register, including:

- new employers, whether resulting from a change of ownership or the start of a new business
- employers restarting a business whose WSIB account(s) had been closed, and who have been granted reinstatement status, [see-refer to 14-02-14, Reinstatement of Accounts](#)
- employers of workers who are not Ontario residents but who work in Ontario, and the employer has a “substantial connection” to Ontario, [see-refer to 12-04-12, Non-Resident Workers](#)
- employers from outside Ontario who employ Ontario residents to work in a mandatorily covered operation in Ontario, and
- deemed employers in construction.

Out-of-province employers sending workers into Ontario should contact the WSIB for registration requirements. Similarly, Ontario employers operating in other jurisdictions should contact the workers’ compensation boards in those jurisdictions for their registration requirements.

Others who may register

Those who are not required by law to have coverage may apply for coverage (i.e., employers whose operations are not in industries listed in Schedule 1, Part 1 or in Schedule 2, independent operators, sole proprietors, partners, and executive officers). To do so they must register with the WSIB. [See-Refer to 12-01-02, Employer by Application and 12-03-02, Optional Insurance.](#)

For information on coverage and classification, [see-refer to 12-01-01, Who is an Employer?, 12-01-04, Coverage Status, and 14-01-01, The Classification Structure.](#)

Status declaration requirement – Construction

At the time of registration, or if an individual’s status changes, individuals who operate their business on their own as sole proprietors without workers or as single officer corporations without workers, will be required to submit a status declaration to confirm their status as an independent operator.

For more information about compulsory coverage and who qualifies as an independent operator in construction, [see-refer to 12-01-06, Expanded Compulsory Coverage in Construction.](#)

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Employers who fail to meet all WSIB registration requirements are subject to non-compliance interest, charges and/or prosecution, [see refer to 14-02-07, Employer Non-Compliance Interest and Charges](#), and [22-01-08, Offences and Penalties – Employer](#). For adjustments in premiums, [see refer to 14-02-06, Employer Premium Adjustments](#). Under certain conditions, an exemption from such non-compliance interest, charges and/or prosecution is available [see refer to 14-02-15, Voluntary Registration](#).

Employers who are not required to have coverage but choose to apply for it must submit registration documents, etc., but the registration time restrictions do not apply to them.

[Exceptions to non-compliance](#)

[Refer to 14-02-15, Voluntary Registration for the circumstances under which a non-compliant employer may voluntarily register with the WSIB, and the associated premiums payable at the time of registration.](#)

Legal & financial responsibility

The legal employer name on the completed registration document identifies the person who is legally and financially responsible for all WSIB obligations and liabilities.

Setting up accounts

When the WSIB registers employers it also assigns them an account. Accounts are assigned to the legal employer as defined above. Transactions between the employer and the WSIB take place by account.

The WSIB determines the effective date of each account.

An account can represent, individually or in combination, any of the following:

- head office
- division
- branch
- store
- factory
- sales office
- warehouse, ~~and/or~~
- any operating facility or work location.

Multiple accounts

Most employers have only one account, but they may have more than one. Multiple accounts for Schedule 1 employers are subject to the following conditions:

- each account must report premiums and claims by classification code,
- premium payments must be made by account, and

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- each account must represent an actual work location with its own dedicated workers, a separate mailing address (not a P.O. Box), and a telephone number.

All accounts registered by one employer are linked to ensure that the financial liability for each account is identified with the legal employer. [See/Refer to](#) 12-01-01, Who is an Employer?, 13-02-02, New Experimental Experience Rating Plan (NEER), and 14-02-01, Employer Level Premium Rate Setting.

Closing accounts

For information on closing accounts, [see/refer to](#) 14-02-05, Closures.

Authorizing changes

Authorization for changes to data and reporting requirements that affect the employer's financial obligations must come from the employer or the employer's authorized representative. [See/Refer to](#) 21-01-02, Authorization of Employer Representatives for Employer Accounts. When someone other than the legal employer authorizes changes to data and reporting, as allowed by the WSIB, and the employer defaults on a payment, the legal employer and not the person signing is liable.

Application date

This policy applies to all decisions made on or after [September 22, 2025](#) ~~March 1, 2021~~.

Document history

This document replaces [14-02-02 dated April 9, 2021](#), ~~14-02-02 dated July 31, 2020~~.

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14-02-02 dated April 1, 2016

14-02-02 dated November 4, 2013

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14-02-02 dated October 12, 2004

14-02-02 dated January 31, 2002

14-02-02 dated June 15, 1999

08-03-02 dated October 28, 1996.

References**Legislative authority**

Workplace Safety and Insurance Act, 1997, ~~as amended~~

Sections 2(1), 12(7), 12.2, 12.3, 74, 75, 78, 79, 141(2), 151, 151.1

[Ontario Regulation 175/98](#)

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~~O. Reg. 175/98~~

~~ApprovalMinute~~

~~Administrative~~

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