

Assessable Earnings

The following table lists earnings taken into consideration when determining the amount an employer is assessed on.

The following earnings are taken into consideration when determining the amount an employer is assessed on:												
	AB	BC	MB	NB	NL	NT/NU	NS	ON	PE	QC	SK	YT
Advance of Future Earnings	Yes	Yes ¹	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes ²	Yes	Yes
Awards	Yes	Yes ¹	Yes ¹	Yes ¹	Yes ³	Yes	Yes ¹	Yes	Yes	Yes	Yes	Yes
Board and Lodging	Yes ¹	Yes ⁶	Yes	N/A	Yes ¹	Yes	Yes ¹	Yes	Yes	Yes	Yes	Yes
Bonus	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
- Earned	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
- Discretionary (Christmas Long Service)	Yes	Yes	Yes	Yes	Yes	Yes	Yes ¹	Yes ⁴	Yes	Yes	Yes	Yes
Commission	Yes	N/A	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes ⁵	Yes	Yes
Cost of Living Allowance	Yes	N/A	Yes	Yes	Yes	Yes	Yes ¹	Yes	N/A	N/A	Yes	N/A
Director's Earnings	No	Yes ⁶	Yes ⁷	Yes	Yes	No	N/A	N/A	No	⁸	Yes ⁹	Yes
Disability benefits paid by employer	Yes	Yes ¹⁰	Yes	Yes	Yes ¹¹	Yes	Yes ¹	Yes ¹¹	N/A	N/A	Yes	N/A
Dividends paid to Shareholders on a T4 or T4A	No	Yes ⁶	Yes	Yes	Yes	No	N/A	N/A	No	N/A	No	No
Dividends (paid to Shareholders on a T5)	No	Yes ⁶	No	No	Yes ¹²	No	N/A	N/A	No	N/A	No	No

Source: Association of Workers' Compensation Boards of Canada – 2012

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The following earnings are taken into consideration when determining the amount an employer is assessed on:

	AB	BC	MB	NB	NL	NT/NU	NS	ON	PE	QC	SK	YT
Employer Share of Fringe Benefits	Yes	No	Yes ⁴	Yes ¹	Yes	Yes	Yes	Yes	Yes	Yes ²	Yes	Yes ⁴
Family Members (when earnings not recorded in business records)	Yes ¹³	Yes ¹⁶	No	Yes ¹⁴	Yes ¹⁵	Yes	N/A	N/A	Yes	Yes ¹⁵	No	No
Firefighter / Emergency Services												
○ Firefighters Up to \$500 per Year	Yes ¹⁶	Yes ¹⁶	No	Yes ¹	Yes ¹⁸	Yes	N/A	Yes ¹⁷	Yes	Yes ^{18,19}	Yes	Yes
○ Volunteer Fire & Ambulance Workers	Yes	Yes ²⁰	Yes ²¹	Yes ²²	Yes ²³	No	Yes	Yes	Yes	Yes ¹⁹	Yes	Yes ²⁴
Free Room and Board	Yes ²⁵	Yes	Yes ⁴	No	Yes ¹	Yes ²⁶	Yes ¹	Yes ¹	Yes	Yes	No	Yes
Gratuities	Yes	Yes ²⁷	Yes ²⁷	Yes ¹	Yes ¹	Yes ¹	Yes ¹	Yes	Yes	Yes	Yes	Yes
Honorariums	Yes	Yes	No	Yes	Yes ³	Yes ¹	Yes ¹	Yes ²⁸	N/A	No ²⁹	Yes	N/A
Income splitting between spouses when included on spouse's T4	Yes	Yes	Yes	Yes	Yes	N/A	Yes ¹	Yes	N/A	N/A	No	N/A
Northern Benefits	Yes	Yes ¹	Yes ¹	N/A	Yes ¹	Yes ³⁰	N/A	N/A	N/A	Yes ²	Yes	Yes ⁴
Notice Period (Lieu of) (T4)	Yes	No	Yes	Yes	Yes	Yes	Yes	Yes ³¹	Yes	N/A	Yes	Yes

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	AB	BC	MB	NB	NL	NT/NU	NS	ON	PE	QC	SK	YT
Overtime	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Paid Leave (Layoff, Maternity, Sabbatical)	Yes ³²	Yes ¹	Yes	Yes ¹	Yes ¹	Yes	N/A	Yes	Yes	Yes	Yes	Yes
Partner's Earnings	No	⁷	Yes ⁷	No	Yes ⁷	No	N/A	N/A	No	⁸	No	N/A
Pay equity	Yes	Yes	Yes	Yes	Yes	No	Yes ¹	Yes	N/A	Yes ²⁹	Yes	N/A
Payment in lieu of benefits	Yes	Yes	Yes	Yes	Yes	Yes	Yes ¹	Yes	N/A	N/A	N/A	N/A
Pension and Retirement Benefits	No	No	No	No	No	No	N/A	N/A	No	N/A	No	No
Pre-Retirement	No	N/A	No	No	Yes ³³	No	Yes	Yes	Yes	Yes ³⁴	Yes	Yes
Profit Sharing	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes ⁴	Yes	Yes ²	Yes	Yes
Profit Sharing Premiums	No	Yes ⁴	Yes ⁴	Yes ¹	Yes ³⁵	Yes	N/A	Yes ⁴	Yes	Yes ²	N/A	Yes ⁴
Proprietor's Earnings	No	⁷	Yes ⁷	No	Yes ⁷	No	N/A	N/A	No	⁸	No	N/A
Recreational Facilities, Social or Athletic Club Fees	Yes ⁴	Yes ¹	Yes ¹	No	Yes ¹	Yes	Yes	Yes ⁴	Yes	Yes	Yes	Yes ⁴
Regular Salary or Wages	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes ³⁶	Yes	Yes
Retiring Allowances	Yes ³⁷	No	No	No	No ³⁸	No	N/A	Yes ³⁹	No	No ²⁹	No	No
Severance / Separation	No ³⁷	No	Yes	No	No ³⁸	No	N/A	Yes ³¹	No	N/A	No	No

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The following earnings are taken into consideration when determining the amount an employer is assessed on:

	AB	BC	MB	NB	NL	NT/NU	NS	ON	PE	QC	SK	YT
Shareholder Loans	No	No	No	No	Yes ⁴⁰	No	N/A	Yes ⁴¹	No	⁴²	No	No
Shift pay (outside normal hours)	Yes	Yes	Yes	Yes	Yes ¹	Yes	Yes ¹	Yes	N/A	N/A	Yes	N/A
Sick Pay Credit	Yes	Yes ¹	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes ⁴³	Yes	N/A
Standby pay	Yes	Yes	Yes	Yes	Yes ¹	Yes	Yes ¹	Yes	N/A	Yes	Yes	N/A
Statutory holiday pay	Yes	Yes	Yes	Yes	Yes ¹	Yes	Yes ¹	Yes	N/A	Yes	Yes	N/A
Taxable Benefits	Yes	Yes ⁴⁴	Yes	No	Yes	Yes	Yes	Yes	Yes	Yes ⁴³	Yes	Yes
o Car	Yes	No ⁴⁵	Yes	No	Yes	Yes	Yes	Yes	Yes	Yes ²⁹	Yes	Yes
o Life Insurance premiums	Yes	No	Yes	No	Yes	Yes	Yes ¹	Yes	Yes	Yes ²⁹	Yes	N/A
o Loans	Yes ⁴⁶	No	Yes	No	Yes	Yes	Yes	Yes	N/A	Yes	Yes	Yes
o Moving	Yes	No	Yes	No	Yes	Yes	Yes ¹	N/A	N/A	Yes ²⁹	Yes	N/A
o Professional membership fees	Yes	No	Yes	No	Yes	Yes	Yes ¹	N/A	N/A	Yes ²⁹	N/A	N/A
o Provincial Medicals, etc.	Yes	No	Yes	No	Yes	Yes	Yes	Yes	N/A	⁴⁷	Yes	N/A
o RRSP (employer contribution)	Yes	Yes, if cashable	Yes	Yes ⁴⁸	Yes	Yes	Yes ¹	Yes	N/A	Yes	Yes	N/A
o Stock options (employer contribution)	Yes	Yes	Yes	Yes ¹	Yes	Yes	Yes ¹	Yes	N/A	Yes ²⁹	Yes	N/A

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The following earnings are taken into consideration when determining the amount an employer is assessed on:

	AB	BC	MB	NB	NL	NT/NU	NS	ON	PE	QC	SK	YT
○ Tax-Free Savings account (TFSA) (employer contribution)	Yes	Yes, if cashable	Yes	Yes ¹	Yes	Yes	Yes ¹	N/A	N/A	Yes	N/A	N/A
○ Tools	Yes	No	Yes	No	Yes	Yes	Yes ¹	N/A	N/A	Yes ²⁹	Yes	N/A
○ Other Benefits (Taxable)	Yes	Yes ⁴⁴	Yes	Yes ¹	Yes	Yes	Yes	Yes	Yes	Yes ⁴⁹	Yes	Yes
Top Up - From WCB Benefits to Regular Wages	Yes	Yes	Yes	Yes ¹	N/A ⁵⁰	Yes	Yes	N/A	Yes	Yes	Yes	Yes
Transportation to the Job	Yes ⁵¹	No	Yes ⁴	No	Yes ¹	No	N/A	N/A	No	Yes ²	Yes	Yes
Uniforms and Special Clothing	No	No	Yes ⁴	No	Yes ¹	Yes ²⁶	N/A	N/A	No	No ²⁹	Yes	Yes
Vacation Pay	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Value of Service	Yes	N/A	Yes	Yes	Yes	Yes	N/A	Yes	Yes	N/A	No	Yes
Volunteer Activity	Yes ⁴³	^{6,7}	Yes ⁷	No	N/A	No	N/A	Yes ⁴³	No	⁵²	No	Yes ⁷
Workers' Compensation	No	No	No	No	N/A	No	N/A	N/A	No	Yes ⁵³	No	No

Yes = When determining the amount of payment that an employer is assessed on, employers in each jurisdiction are assessed on the items marked with a 'Yes' in the above table.

N/A means not applicable or not available. Contact individual [WCBs/Commissions](#) if you require further information or clarification.

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	AB	BC	MB	NB	NL	NT/NU	NS	ON	PE	QC	SK	YT
Maximum Assessable Earnings⁵⁴ - 2012	\$86,700	\$73,700	\$104,000 ⁵⁵	\$58,100	\$52,885	\$82,720	\$53,900	\$81,700	\$49,3000	\$66,000	\$55,000	\$80,024

- 1 If T-4'd or should be T-4'd by CRA.
- 2 Everything that is considered as employment income by Revenu Québec and paid to a worker is insurable at the time it is paid.
- 3 Honorariums exceeding \$5,000, which are T4'd.
- 4 If taxable.
- 5 If commissions are paid to a worker or and independent operator deemed to be a worker.
- 6 Some policy exceptions.
- 7 Only if coverage applied for and approved.
- 8 Optional personal protection is available to eligible persons. Mayors, municipal councillors, partners, persons responsible for a home childcare service, intermediate resources, family-type resources and single owners are eligible for personal protection. Since January 2007, the term « Director » relates to two types of persons working on the board of legal person: a director (president, vice-president, secretaries, treasurers) and a “member of the board of directors”. A director is not covered by the ARIAOD If he wants to be covered, he should apply for personal protection . The “member of the board of directors” is covered by the ARIAOD if he is also a worker of the legal person. If not, he could apply for personal protection.
- 9 When on payroll, and a predetermined wage.
- 10 Disability benefits paid by the employer in the form of a wage “top up” are assessable. Long term disability in excess of one year is not assessable.
- 11 Paid to the worker directly by the employer.
- 12 Where a Director who is the owner of an incorporated business pays himself by taking dividends rather than salary, or a combination, then payments are assessable.
- 13 Regardless of whether they get paid or not.
- 14 Not Proprietor or partner's spouse, children under 16, residing at home and working for proprietor or partner.
- 15 If working in the business and paid.
- 16 Up to maximum insurable amount.
- 17 Assessment based on number of firefighters - not earnings.
- 18 Full-time firemen salary is assessable up to the maximum assessable.
- 19 The portion of financial compensation paid to an emergency services volunteer exceeding \$1,045 per year is insurable.
- 20 \$75 per month per person on roster - automatic coverage where part of municipality.
- 21 Assessment based on number of volunteer firefighters and ambulance workers, not earnings.
- 22 Based on wages or on numbers if voluntary.
- 23 Number of individuals - not earnings; optional coverage for volunteer firefighters in unorganized territories.
- 24 If volunteers for Government of Yukon, automatically covered. Rather than pay assessments on volunteers, the Government pays cost of claim + 15%. If not volunteers of Government of Yukon, coverage must be applied for and approved.
- 25 Free rent is insurable if taxable or exchanged for service.
- 26 Not included if supplied to a worker because of the special nature or location of the employment.
- 27 If recorded.
- 28 If greater than \$500.
- 29 Under certain conditions.

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- 30 Northern Allowance is taxable because Vacation Travel Assistance no longer exists with the Government.
 - 31 Severance is assessable if employer has not issued a UI Record of Employment to the worker.
 - 32 Sabbatical earnings are insurable in the year paid. Deferred earnings are insurable in year earned.
 - 33 When a worker is on paid leave (pre-retirement) for over 13 consecutive weeks, deductions may be made from assessable payroll for the period in excess of 13 weeks.
 - 34 The salary paid by the employer during pre-retirement is insurable.
 - 35 Employee's share.
 - 36 Except amounts paid by employer for the part of a worker's sick leave in excess of 105 consecutive days and the salary paid to directors of a legal entity.
 - 37 If not based on length of service.
 - 38 If the lump sum is paid in the final year of employment.
 - 39 Except when paid in a lump sum in final year of employment.
 - 40 If on financial statements for 2 consecutive fiscal periods, then assessable.
 - 41 Unless T4'd and shareholder is a worker, rather than executive of firm.
 - 42 If the shareholder is also an employee of the employer and if the benefit is considered as employment income by Revenu Québec, it is then insurable by the CSST.
 - 43 Depending on circumstances.
 - 44 Non-cash taxable benefits are not assessable.
 - 45 BC does not assess on personal use of company vehicle per box 34 of T4's.
 - 46 Interest portion only.
 - 47 The employer's share of health insurance benefits is not assessable. Quebec workers may, in addition to the mandatory public health-insurance regime (RAMQ), have a private regime whose premium may be paid by their employer; in which case the premium is assessable.
 - 48 If available to the recipient prior to age 65.
 - 49 Taxable deferred wages must be declared starting in 2006 and are insurable.
 - 50 Top ups are prohibited by law.
 - 51 If workers are paid to travel to and from the jobsite, these are T4 earnings and are assessable.
 - 52 The voluntary activity can be optionally covered by the person who uses the volunteer services for the purposes of his/her establishment.
 - 53 Only the supplement is taxable.
 - 54 See '[Maximum Assessable / Insurable Earning History](#)' for past years' maximums.
 - 55 While there is no limit on insurable earnings used for calculation of a worker's benefits, there is a limit on assessable earnings per worker used in the calculation of an employer's assessment. Maximum for optional or personal coverage is \$431,400 per individual for 2012.

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