

ASSISTANCE FOR EMPLOYERS

Year-end Reconciliation 2012 & Account Closures 2013.

This Guide is **not** for Account Closures for Individuals and Companies Carrying on Business in Construction in 2013.

2013 WSIB's Reconciliation Guide

wsib cspa
All information is strictly confidential.

Reconciliation Form

Account No. _____ Firm No. _____
Reconciliation Period Covered: _____
Telephone Emergency Number: (416) 344-1999 / 1-800-387-6750
WSIB Interest Rate: _____
Refund: _____

PLEASE TYPE OR PRINT

Section A - Calculating Total Insurable Earnings

1	Total Earnings per T4 Summary	
2	Other Earnings not on T4	
3	Contractors' Earnings	
4	Volunteer Forces (contractors)	
5	Optional Insurance (contractors)	
6	Total Gross Earnings	
7	Deductions From Gross Earnings	
8	Non-Insurable Gross Earnings	
9	Executive Officers' Earnings	
10	Excess Earnings	
11	Total Deductions	
	Total Insurable Earnings	

Earnings by Classification

(A) Direct Earnings	(B) Indirect Earnings	(C) Insurable Earnings = (A) + (B)

March

SUN	MON	TUE	WED	THU	FRI	SAT
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30
						31

Save this guide for reference during the year!

wsib
ONTARIO

What is new for 2013

Mandatory WSIB coverage in construction

Starting in 2013 nearly everyone working in Ontario in the construction industry **MUST** have workplace safety and insurance coverage from the Workplace Safety and Insurance Board (WSIB). This means big changes for construction business owners, contractors and subcontractors.

Who needs coverage?

- ▶ employers with workers
- ▶ independent operators
- ▶ sole proprietors
- ▶ partners in partnerships and
- ▶ executive officers in corporations

Learn more at:
www.BeRegisteredBeReady.ca

Disclaimers

Confidentiality

The WSIB considers all information it receives, including information concerning employers, to be confidential. The WSIB makes most employer-specific confidential information available only to the employer or the employer's authorized representative(s). However, the WSIB may provide certain employer information to the public. Further details are provided in Operational Policy Manual number 21-01-01 – Access to Employer Information, available on the WSIB website at wsib.on.ca.

Collection of Information

The WSIB collects information under the *Freedom of Information and Protection of Privacy Act*, Section 38(2) and 39(1)(h), including information provided to it by the CRA under the authority of Section 241(4) of the *Income Tax Act*. The WSIB does this principally to ensure compliance with legislation, and the consistent and fair administration of the *Workplace Safety and Insurance Act*.

Canada Revenue Agency (CRA)

The WSIB conducts an exchange of employer business information with the CRA with the intention of creating a level playing-field for employers in Ontario. The WSIB collects and uses information in support of this information-exchange agreement with the CRA. If you have any questions related to the collection of personal information, please contact a WSIB account representative.

Pour obtenir ces renseignements en français,
composez le 1-800-465-5606.

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The 2013 WSIB Reconciliation Guide

Introduction

This Guide is intended to help you complete your WSIB Reconciliation Form. It does not replace the *Workplace Safety & Insurance Act* or WSIB policies as final authority for the Ontario workplace safety and insurance system.

Each year, the WSIB identifies topics in the Guide that need to be clarified. As a result, wording may change from year to year. These changes do not indicate a change of policy. For exact descriptions of the law and policies concerning workplace safety and insurance in Ontario, please refer to the *Workplace Safety and Insurance Act* and WSIB policies.

Need more information?

Contact a WSIB account representative with your account number. See the back cover of the Guide for contact information.

Do not use this guide if you are an Independent Operator, a Sole Proprietorship, or a Partnership and Corporations in Construction that is closing an account in 2013 and carried on a business in construction. Visit www.wsib.on.ca and go to the page called 'Mandatory coverage in the construction industry' for detailed information and tools to help you complete your WSIB Reconciliation form.

Coverage for construction employers

If you carry on a business in construction or work in the construction industry, the rules for who must have WSIB coverage changed on January 1, 2013. Under the *Workplace Safety and Insurance Act, 1997* (WSIA), compulsory coverage under the insurance plan extends to independent operators, sole proprietors, partners and executive officers in the construction industry, with certain exceptions. It is an offence to not be registered with the WSIB if you are compulsorily covered.

Clearance certificate in construction

Beginning January 1, 2013, obtaining a clearance in construction is compulsory. A principal who directly retains a contractor or a contractor who directly retains a subcontractor to perform construction work must obtain a clearance before the contractor or sub-contractor undertakes the construction work. Contractors or subcontractors cannot begin construction work without a valid clearance. A clearance must be in effect for the entire time the contractor or subcontractor is performing the work. Starting the work without a clearance certificate is an offence.

Please visit the 'Mandatory coverage in the construction industry' on our website (www.wsib.on.ca) for more details.

Sidebar icons

These icons appear throughout this guide to help you identify important information.



reminder



important information

wsib.on.ca



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Reconciliation Forms

Who must file a Reconciliation Form?

- ▶ All employers who were required to report and pay premiums monthly for an account that was active at the end of 2012
- ▶ Employers whose reporting frequency changes to monthly
- ▶ Employers who close an account in 2013, regardless of reporting frequency
- ▶ Any employer who is requested by the WSIB to verify earnings information.

Why must I file a Reconciliation Form?

Completing the Reconciliation Form will:

1. Ensure that you have reported all the premiums required
2. Verify the accuracy of the earnings used to calculate the premiums
3. Supply the WSIB with information about your payroll.

How are classification units, rate groups and premium rates related to the Reconciliation Form?

Following insurance principles, the WSIB has set up a classification scheme which has rate groups based on similar business activities and comparable risk. Every year the WSIB reviews the injury experience of all registered employers to set premium rates. A standard premium rate is set for each rate group for all employers classified in that rate group.

- ▶ Printed on your Reconciliation Form is your classification unit(s), rate group(s), and premium rate(s)
- ▶ Most rate groups have several CUs – each CU includes related business activities
- ▶ Employers are classified in CUs according to their business activity
- ▶ You will receive notice of the next year's premium rate in or before December of each year.

What do I need to do to complete a Reconciliation Form?

You will need to:

- ▶ Review the Reconciliation Form we send you. It will show the total premium amount you reported for the applicable reporting period up to the date of printing
- ▶ Have your payroll records ready to:
 - check for differences from the insurable earnings you used to calculate any premiums already reported, and
 - calculate your actual premium.
- ▶ Compare your previously reported premium amount (if any) against your recalculated total premium amount
- ▶ Record any reconciled difference as owing to you or to us.

What material/business changes do I need to report to the WSIB?

Employers are required to notify the WSIB within 10 days of a material change in circumstances.

Notify us immediately if any of the material/business changes listed below occur, as this may affect your WSIB legislative obligations:

- ▶ Ownership (e.g. mergers, amalgamations)
- ▶ Legal and/or business/trade names
- ▶ Addresses (work and branch locations)
- ▶ Business Activity (classification)
- ▶ Insurable Earnings (e.g. amended T4s or T4 Summaries, other earnings, worker/independent operator status)
- ▶ Business status (e.g. closure, sale).

For change of name or address, use the flap attached to the return envelope provided with the Premium Remittance Form, the Reconciliation Form, or the Statement of Account, otherwise please contact a WSIB account representative.



It's your obligation to notify us within 10 days if there is a material change in your circumstances.

A material change in circumstances includes any change that may affect an employer's obligations under the Act.

Who is a worker?

The WSIB requires employers to report the earnings of all their workers.*

Defining a worker

A worker is anyone you employ in your business under a contract of service or apprenticeship. In this relationship you, for example, set:

- ▶ The nature and place of work
- ▶ When it is performed, and
- ▶ How it is performed.

In some cases an unpaid employee may still be considered a worker (e.g. training participant).

A family member, including spouse, children and other relatives, employed under a contract of service and receiving earnings is considered a worker. Their earnings must be included in the premium calculation.

Workers can be employed either full-time or part-time, including:

- ▶ Seasonal, temporary or occasional employees
- ▶ Students, apprentices and learners
- ▶ Training participants
- ▶ Domestic workers working for you for more than 24 hours a week.

*An occasional (or casual) worker is an individual who works occasionally i.e. less than part-time, and would be on an irregular schedule. If such a worker is employed for the purposes of the employer's industry, insurable earnings must be reported and premiums must be paid for the work performed. However, if such a worker is employed otherwise than for the purposes of the employer's industry, there is no need to report insurable earnings or remit premiums for the work performed.

Contractors may also be workers. Please see the section on **Contractors**, page 8.

Workers are eligible for WSIB benefits.

Executive officers

The WSIB considers executive officers to be a select group of individuals who control the direction of the entire organization rather than just a department or branch. The WSIB has the authority to determine who is an executive officer. For a complete list of positions eligible for executive officer, see the chart on page 7.

If you are incorporated and you consider one (or more) of the individuals on your payroll to be an executive officer, you must be able to demonstrate that the individual in question:

- ▶ Holds a position (as corporate officer or director) listed on the chart under "Limited liability companies" and is named in your corporation's minute book as holding this position; and
- ▶ Does in fact perform the duties and executes the responsibilities of an executive officer, as defined by the WSIB.

An individual such as a sole proprietor, a partner, or an independent operator who incorporates, is not considered an executive officer.

Optional insurance

Sole owners, partners, independent operators and executive officers are not required under the *Workplace Safety and Insurance Act* to report insurable earnings, and are not covered by the WSIB in case of a workplace injury or illness, unless they have optional insurance. By having optional insurance, they (or their dependants) lose the right to sue for damages resulting from a workplace injury/illness.

An owner's spouse, or other family member must hold a position as a partner or executive officer and must receive earnings

Employer Type	Description	Executive Officers
Limited liability companies	Legally incorporated with share capital	▶ members of the board of directors ▶ chair and vice-chair of the board of directors ▶ corporate president, chief executive officer (CEO), chief financial officer (CFO), chief operating officer (COO), vice president, corporate secretary, treasurer and general manager of the corporation
Non-profit	Non-incorporated, or legally incorporated without share capital	▶ directors of the governing board or their equivalent
Municipalities	Incorporated and non-incorporated, including cities, towns, villages, and Indian bands	▶ all elected officials (e.g. mayors, city councillors) and temporary appointees to elected positions
Boards or commissions	Public health service facilities (e.g. hospitals), utilities, municipal agencies, school boards, colleges and universities	▶ members of the governing board, either appointed or elected or their equivalent
Provincial government		▶ deputy ministers

that are verifiable if audited to qualify for optional insurance.

Optional insurance takes effect the date the signed written request is received by the WSIB.

The optional insurance amount should reflect the earnings of the person covered. Optional insurance is always set at an annual earnings level, subject to the annual maximum insurable earnings, regardless of the period the insurance is actually in effect.

The minimum coverage period for optional insurance is three months.

To update the amount of optional insurance, use the Optional Insurance Request/Change form included in your reconciliation package or refer to the WSIB website.

Cancelling optional insurance

Optional insurance is continuous and stays in effect until the person covered provides a signed, written request asking for cancellation of optional coverage.

If the person covered is no longer with the firm and is not available to sign the cancellation form, the employer must provide the date the person in question left the company. In such cases the WSIB will accept an authorized signature instead of the insured person's signature.

The WSIB may cancel optional insurance with 15 days notice if the employer defaults on premium payments. If there are multiple accounts, optional insurance is cancelled for all accounts, no matter which account is in default.

Who is a worker?



For more information on completing questionnaires see our website.

Contractors /subcontractors

A contractor/subcontractor or owner operator may be a worker, independent operator or employer for WSIB purposes. Workers are automatically covered and you are required to pay premiums for this coverage. Coverage for contractors/subcontractors ruled by the WSIB to be independent operators is not mandatory.

A contractor/subcontractor who employs workers/helpers is an employer and must be registered with the WSIB. If you retain a contractor/subcontractor to perform a service and there is evidence that the contractor/subcontractor hires help, you should verify that the contractor/subcontractor working for you is registered with the WSIB and remains in good standing. (Refer to **Clearances**, see page 9.)

For the period being reconciled, you may have retained contractors who you considered as independent operators or employers in their own right. As a result, you may not have reported payments made to them as insurable earnings on your Premium Remittance forms. If you did not obtain rulings from the WSIB confirming independent operator status, or did not obtain a Clearance for those contractors/subcontractors who employ help or have optional insurance, the WSIB strongly encourages you to do so.

If the WSIB finds that these contractors/subcontractors were in fact your workers, unregistered employers, or registered employers not in good standing, you could be liable for premiums that are owed in connection with the work or service they performed on your behalf.

The following sections explain how the WSIB determines if a contractor/subcontractor is your worker or an independent operator, and how obtaining clearances can protect you from liability for a contractor's/subcontractor's premiums.

In all cases where you have not, or are not, reporting payments made to contractors/subcontractors, contact a WSIB account representative to confirm the status of the contractors/subcontractors.

Is the individual your worker or an independent operator?

The WSIB uses questionnaires to help determine if a contractor/subcontractor is an independent operator or your worker.

There are industry-specific and general questionnaires available from a WSIB account representative and on our website.

If you consider the contractor/subcontractor you retain to be an independent operator, you and your contractor/subcontractor should submit a completed and signed questionnaire along with supporting documentation to a WSIB account representative.

If the WSIB determines the contractor/subcontractor is your worker you:

- ▶ Will be notified of the decision in writing
- ▶ Must include the labour portion of the contractor's/subcontractor's gross earnings when calculating the premium subject to annual maximum insurable earnings.

If the WSIB determines the contractor/subcontractor is an independent operator you:

- ▶ Will be notified of the decision in writing
- ▶ Will not be required to pay premiums for that contractor/subcontractor
- ▶ Must keep the decision letter on file for your records.

Please note that incorporation is only one factor in determining whether a person is an independent operator. If your contractor/subcontractor is an incorporated individual or partnership, you and your contractor/subcontractor should complete, sign and submit the appropriate questionnaire and supporting documentation, if required.

To protect yourself against liability for unpaid premiums, you should:

- ▶ Keep the independent operator decision letter **issued to your company** from the WSIB, as proof of the status ruling.

An individual ruled to be an independent operator, and who does not have WSIB optional insurance coverage, is not protected by the *Workplace Safety and Insurance Act (Act)*.

The WSIB is the authority to determine who is a worker or an independent operator under the *Act* and reserves the right to review this ruling at any time.

Clearances

To avoid liability for unpaid premiums the WSIB recommends that you request a Clearance if your contractor/subcontractor retains help. The WSIB issues a Clearance when the contractor's/subcontractor's account is in good standing.

The Clearance waives the WSIB's right to hold you liable for any premiums owed by the contractor/subcontractor for the labour portion of the contract that are due within the validity period of the Clearance.

If your contractor/subcontractor is an independent operator with optional insurance, you should also check their standing to avoid liability.

A Clearance is not an instrument for determining worker/independent operator status.

A Clearance is not proof an owner, partner, or executive officer has WSIB optional insurance coverage. For more information on **Optional Insurance** see page 6.



Request a Clearance if you retain a contractor/subcontractor.

For more information on Clearances, including obtaining a Clearance using eClearance, visit the WSIB's website.

Completing the Reconciliation Form



If you amend a T4 or a T4 summary or other earnings after filing the WSIB reconciliation, you must report the amendment to an account representative.



Key information to avoid costly penalties!

- ▶ Use only the Form we send you
- ▶ Contact the WSIB for a replacement Form (see Contact Information on back page)
- ▶ Do not write over any dates or other preprinted data
- ▶ Return the original in the envelope provided
- ▶ Do not return your working copy or any photocopies or faxes of the Form. Keep them for audit purposes
- ▶ Return your completed Form so that the WSIB receives it **NO LATER** than March 31.

How do I complete the Reconciliation Form?

The reconciliation process involves several steps to compare the total premiums you reported to the WSIB with your actual premium. To reconcile an account for the reporting period you must:

1. Determine the insurable earnings for each classification unit (CU)
2. Calculate the actual premium for each CU
3. Add up the premiums from all CUs
4. Compare the total premium amount owing to the total premium amount that was reported
5. Include payment for any reconciled difference owing to the WSIB with the completed Reconciliation Form. Ensure that the WSIB receives it on or before the due date indicated on your Reconciliation Form.

INSTRUCTIONS

Section A – Calculating total insurable earnings

Gross earnings before deductions

1 TOTAL EARNINGS PER T4 SUMMARY

Enter the total gross earnings for **all** workers, including out of province workers, and executive officers as reported on line 14 of the T4 summary. For information on **Executive Officers** see page 6.

2 OTHER EARNINGS NOT ON T4 SUMMARY

Enter the total gross earnings not reported on T4s for all workers. Include T4As unless issued to contractors/subcontractors, see **box 3**. Include the non-T4 earnings of executive officers. For a list of **Insurable gross earnings** see page 17.

3 CONTRACTORS' EARNINGS

If you made payments to contractors/subcontractors during the period being reconciled, please read the section on **Contractors** on page 8. If your firm did not engage contractors/subcontractors proceed to **box 4**. If you had contractors/subcontractors who were or would be considered your workers by the WSIB, enter their total insurable gross earnings in **box 3**. See **How to determine gross earnings of contractors/subcontractors** on page 18 for more information.

4 VOLUNTEER FORCES (COMPLETE ENCLOSED SCHEDULE, IF APPLICABLE)

ONLY employers with volunteer forces should complete this box. **Note:** For the definition of volunteer firefighters visit our website for details. All other employers should proceed to **box 5**.

5 OPTIONAL INSURANCE
(SEE ATTACHMENT 1 IF ENCLOSED)

If there is no pre-printed amount in this box, proceed to **box 6**.

The pre-printed amount is the total optional insurance amount that was in effect for sole owners, partners, independent operators or executive officers for this reconciliation period. **Do not change this amount.**

Attachment 1 gives details of optional insurance for all persons covered during this reconciliation period, for your information and records.

The total amount of Insurable Earnings, on Attachment 1, for all persons with optional insurance, should equal the amount of optional insurance in **box 5** on the Reconciliation Form. **For information on Optional Insurance see page 6.**

6 TOTAL GROSS EARNINGS BEFORE DEDUCTIONS

Add **boxes 1 to 5** and enter the total here. Amounts under volunteer forces **box 4** and optional insurance **box 5** are fully insurable and not subject to deduction.

Deductions from gross earnings

7 NON-INSURABLE GROSS EARNINGS

Enter any non-insurable gross earnings included in **box 1** and **2**, including out of province workers' earnings. For a list of **Non-insurable gross earnings**, see page 17.

8 EXECUTIVE OFFICERS' EARNINGS

Enter the total executive officers' gross earnings included in **boxes 1** and **2**. For more information on **Executive Officers** see page 6.

9 EXCESS EARNINGS

If you have workers whose gross earnings exceed the 2012 annual maximum insurable earnings (\$81,700), enter the total excess earnings for these workers here. For additional information on excess earnings see page 21.

To calculate each individual worker's (or contractors') excess earnings, subtract the annual maximum insurable earnings from their total earnings reported in **boxes 1, 2** and/or **box 3**, if applicable.

10 TOTAL DEDUCTIONS

Add **boxes 7, 8** and **9**. Enter the total here.

11 TOTAL INSURABLE EARNINGS

Subtract the amount in **box 10** from the amount in **box 6** and enter the difference here.

These are the total insurable earnings on which premium calculations are based.



If you have workers who work outside of Ontario and do not know how to report their earnings, contact an account representative.



Records of deductions and exemptions from the gross earnings must be kept for audit purposes.



If you are closing your account in 2013, the 2013 maximum insurable earnings ceiling is \$83,200.



Revising Earnings

If you need to revise a worker's earnings for the calculations on the year-end reconciliation, you must apply the annual maximum for that year. If the revised insurable gross earnings move the worker's annual insurable earnings above or below the maximum, adjust the excess earnings and total insurable earnings accordingly.

Completing the Reconciliation Form



For accounts with only one CU, all earnings are considered direct.



Employers reporting under multiple CUs must maintain separate earnings records for each CU.

INSTRUCTIONS (continued)

Section B – Allocation of total insurable earnings by classification

You must complete Section B to ensure the insurable earnings are allocated correctly.

On the form you will have one or more pre-printed Classification Units (CUs).

One CU preprinted in Section B

Enter the amount from **box 11** in column A, Direct Earnings and in column C, Insurable Earnings.

Proceed to **Section C – Premium Calculation.**

Two or more CUs preprinted in Section B

You need to assign the insurable earnings of each worker, including optional insurance amounts (included on Attachment 1, if applicable) to one or more of the CUs.

In most cases you will have earnings that apply directly to each CU and earnings that are common to two or more CUs.

For more information on **Assigning insurable earnings** see page 21.

Assigning direct earnings on the Reconciliation Form

Add up the direct earnings assigned to each CU.

Enter the total in Section B of the Form beside the appropriate CU in column A, Direct Earnings.

If you have no common earnings, also enter the direct earnings totals into column C, Insurable Earnings.

Proceed to **Section C – Premium Calculation.**

Assigning common earnings on the Reconciliation Form

Calculate the common earnings on your worksheet (see page 25).

Transfer the common earnings for each CU from column 3 on the worksheet to column B, Common Earnings on the Reconciliation Form.

Transfer the Insurable Earnings for each CU from column 4 on the worksheet to column C, Insurable Earnings on the Reconciliation Form.

Section C – Premium calculation

Transfer the insurable earnings for each CU from Section B to the appropriate CU under Section C, column C.

12 TOTAL INSURABLE EARNINGS

Add the insurable earnings from all the CUs as entered in column C and enter the total in **box 12**. If this amount does not equal the amount in **box 11** of Section A, review your calculations.

13 TOTAL PREMIUM AMOUNT

Calculate the premium for each CU by multiplying the insurable earnings for the CU in column C by the premium rate preprinted on the Form in column D, then divide by 100.

Premium =

Insurable earnings $\times$ premium rate $\div$ 100

Enter the result in the CU Premium column. Add up the premiums for all the CUs and enter the total or the \$100 minimum premium (whichever is more) in **box 13**.

A minimum premium of \$100 applies to accounts that are open during any part of a calendar year, even if no premiums are reported.

14 TOTAL PREMIUM AMOUNT REPORTED

This amount shows the WSIB's record of the total premium amount already reported and processed for the reconciliation period.

The total includes the premium amounts reported on all Premium Remittance Forms for the reconciliation period covered, and reflects any subsequent revisions or adjustments authorized and processed by the WSIB by the date the Reconciliation Form is printed.

The amounts on the Reconciliation Form may not match your records. One reason may be because our records do not show your most recent reporting period.

Note that the amount recorded is the total premiums **reported** throughout the year, not premiums actually **paid**.

15 RECONCILED DIFFERENCE

Subtract the amount in **box 14** from **box 13** and enter the difference here.

If the amount is negative, enter the amount in **box 16**.

If the amount is positive, enter the amount in **box 17**.

The WSIB calculates these amounts and enters them on your Statement of Account along with the entry for the reconciled difference.

16 CREDIT TO ACCOUNT

If your account is open, the WSIB will apply the year-end reconciliation credit (plus interest) to any balance owing on your account for this or upcoming reporting periods.

If the WSIB closes an account and there is a net credit, contact a WSIB account representative to confirm how to process the credit.

17 AMOUNT DUE

This is the amount you owe the WSIB.

18 AMOUNT PAID

Enter the amount of the payment you are making.



Have your latest Premium Remittance Form handy in case the amount we show reported does not match your records. It could be that we did not receive your latest reporting prior to printing the Reconciliation Form.



Return the Form even if the reconciled difference or total insurable earnings is zero. Failure to do so could result in non-compliance interest and charges.

Completing the Reconciliation Form



Clearly print your account number on the front of your cheque.



Worksheets used in preparing the Reconciliation Form must be kept for audit purposes.

INSTRUCTIONS (continued)

Section D – Certification

Complete all areas of Section D.

Print the name, title, and telephone number of the owner or authorized officer of the company who is certifying the Reconciliation Form. This person must sign the certification section.

Returning the Reconciliation Form and making payments

Return the Reconciliation Form and your payment – if you are making one – to the WSIB in the self-addressed envelope provided, or to the PO Box address on the Form.

Or, you can return the Reconciliation Form in the self-addressed envelope and use our ePayment option. For more information see the *Frequently asked questions* on page 26.

The WSIB must receive your completed Reconciliation Form and payment by the due date indicated. For details, see the chart **FORMS: Due Dates, Non compliance Interest and Charges** on page 15. You may send post-dated cheques to ensure that payment is received by the due date. If the Form itself is not received by the due date you will be subject to a non-compliance charge.

You still must return the Form if the reconciled difference or the total insurable earnings is zero.

If you have Schedule 1 coverage by application and you do not meet your payment and/or reporting obligations, the WSIB may cancel your coverage.

Use the return envelope only for:

- ▶ The original, completed Reconciliation Form
- ▶ Your payment
- ▶ The Optional Insurance Request/Change Form, if applicable, or
- ▶ The Schedule for Volunteer Forces, if applicable.

FORMS: Due Dates, Interest and Charges

Forms	Due Dates	Non-compliance/Interest and Charges
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RECONCILIATION

Monthly reporting frequency

March 31

- ▶ Period Reconciliation Not Reported (PRNR): WSIB will calculate a premium based on our records and charge 1% of this amount, up to \$1,000 each month until the Reconciliation Form is received
- ▶ Debit/Credit Interest: Interest charged or applied on a reconciled difference upon reconciliation. Various quarterly interest rates apply during the period for which interest is calculated
- ▶ Late payment charge if amount owing

Quarterly/Annual reporting frequency

- ▶ Period Reconciliation Not Reported (PRNR): For annual or quarterly employers only, the WSIB will calculate a premium based on our records and charge 1% of this amount, up to \$1,000 each month until the outstanding Premium Remittance Form for the prior year reporting period is received
- ▶ Debit/Credit Interest: interest charged or applied on a reconciled difference upon reconciliation. Various quarterly interest rates apply during the period for which interest is calculated
- ▶ Late payment charge if amount owing

PREMIUM REMITTANCE

Monthly reporting frequency

End of the following month (e.g. for January, the last day of February)

Quarterly reporting frequency

End of the month following the end of the quarter (e.g. for first quarter, April 30)

- ▶ Premium not reported (PNR): WSIB will calculate a premium based on our records and charge 5% of this amount
- ▶ Late payment charge if amount owing

Annual reporting frequency

April 30

STATEMENT OF ACCOUNT

All reporting frequencies

Issued monthly unless there is no balance owing

- For debit balances, WSIB charges a late payment charge for each month the account is in arrears
- For credit balances, WSIB applies interest using the applicable interest rate for the month if the credit balance appears at both the start and end of the month



Interest on the reconciled difference

If the reconciled difference is an amount due to the WSIB, you will be charged interest on this amount at the Bank of Canada rate, plus 6%.

If the reconciled difference is a credit to the account, the WSIB will apply interest on this amount at the Bank of Canada rate.

Interest rates are adjusted quarterly.

Calculating Insurable Earnings



For WSIB purposes, it is suggested that you keep payroll and other records for a period of 7 years.

The WSIB bases the premium charged to each classification unit (CU) in an account on the insurable earnings of each worker. The amounts for each individual with optional insurance are also included in the premium calculation.

To calculate insurable earnings:

- ▶ For workers who are not contractors/subcontractors, deduct the non-insurable gross earnings from the gross earnings (see page 17 for details)
- ▶ For workers who are contractors/subcontractors, determine the labour portion of the contract. This amount is the insurable gross earnings (see page 18 for details)
- ▶ Apply the annual maximum insurable earnings ceiling to eliminate any possible excess earnings for each worker (\$81,700 for 2012, \$83,200 for 2013).

Once the insurable earnings for each worker and individual with optional insurance are determined, they must be assigned to the appropriate CU(s). The premium for the CU is calculated by multiplying the total insurable earnings for the CU by your premium rate and dividing by 100.

Earnings records

Earnings records confirm the total gross earnings of your workers for the calendar year. These records should include:

- ▶ The names of your workers
- ▶ Their positions
- ▶ Their earnings
- ▶ The hours and days they were paid
- ▶ The dates on which they were employed.

Record keeping when hiring contractors/subcontractors

Keep business records, including written contracts and contractors'/subcontractors' invoices, that show

- ▶ Dates worked, days and hours paid
- ▶ Amounts earned
- ▶ Amounts paid for labour and costs of material/equipment supplied by the contractor/subcontractor.

Gross earnings

For workers who are not contractors/subcontractors, gross earnings are the total earnings from any source. For WSIB purposes, gross earnings are of two kinds: insurable and non-insurable. Only insurable gross earnings are included in the premium calculation, subject to the maximum insurable earnings ceiling.

If you have workers who work outside of Ontario and do not know how to report their earnings, contact a WSIB account representative.

Insurable gross earnings

- ▶ Regular gross earnings includes such items as wages (hourly, daily, etc.), annual salary, and payment for piecework. These are usually reported on pay or earnings stubs and on T4 slips and include any amounts reported on a T4 as deductions for:
 - Income tax
 - Employment Insurance (EI)
 - Canada Pension Plan (CPP)
 - Extended health care
 - Dental plan
 - Group insurance
 - Superannuation
 - Loss or use of equipment or tools
 - Union dues
 - Loan payments.
- ▶ Bonuses, commissions and gratuities or tips
- ▶ Honorariums greater than \$500
- ▶ Merchandise awards
- ▶ Most allowances and taxable benefits
- ▶ Pay in lieu of notice as required under the *Employment Standards Act*
- ▶ Profit sharing
- ▶ Overtime earnings
- ▶ Room and board that forms part of earnings; report room and board at the actual value
- ▶ Salary continuance payments paid during the remainder of the calendar year the person left employment
- ▶ Sick pay
- ▶ Stand-by pay
- ▶ Top-up amounts paid by the employer for absences due to non-work related injuries, which are included on the worker's T4
- ▶ Vacation pay.

Non-insurable gross earnings

- ▶ Adoption: payments made by the employer to help a worker with legal fees that result from an adoption process
- ▶ Book or ledger credits recorded by the employer representing a portion of a worker's wages but not paid in that year
- ▶ Honorariums up to \$500
- ▶ Maternity benefits: any amount paid in addition to EI benefits
- ▶ Payments by an employer to a worker who is receiving full WSIB benefits
- ▶ Retiring allowance such as wages in lieu of notice in excess of the *Employment Standards Act* minimum
- ▶ Salary continuance payments paid in the year following the calendar year the person left employment
- ▶ Severance pay as required under the *Employment Standards Act* and the *Canada Labour Code*
- ▶ Sick benefits paid directly to the worker by a private insurance company
- ▶ Sick pay credits (accumulated unused) whether paid as a lump sum payment, or in installments upon ending employment
- ▶ Worker benefits payable by contractual agreement throughout a strike.



For more examples of insurable gross earnings and the complete list of non-insurable gross earnings, check the Operational Policy Manual, document number 14-02-08 – Determining Insurable Earnings on our website www.wsib.on.ca or contact a WSIB account representative.

Calculating Insurable Earnings

How to determine gross earnings of contractors/subcontractors

If you contract work to a contractor/subcontractor who is considered your worker, include the worker's insurable gross earnings as part of the premium calculation, in the same way as the earnings of workers who are not contractors/subcontractors. The insurable gross earnings are based on the labour portion of the contract for work performed during the reconciliation period.

Labour only

If the contractor's/subcontractor's service to you involves only labour, without money spent by the contractor/subcontractor on materials, equipment and/or installation supplies or any other expenses, then the total price of the contract counts as insurable gross earnings. This is true no matter what the contractor/subcontractor does – construction, transportation or any other kind of activity.

Labour, materials and equipment

The simplest way to determine the labour portion of the contract is for the contractor/subcontractor to keep adequate records of all expenses on materials or equipment. Once these acceptable expenses are deducted from the total contract price, the remainder is the labour portion of the contract.

For the above, apply the annual maximum insurable earnings ceiling to eliminate any possible excess earnings (\$81,700 for 2012, \$83,200 for 2013).

What are adequate records?

The WSIB considers records adequate if they can verify and separately show amounts paid for labour from materials, equipment and/or installation supplies. The most common adequate record is a receipt of purchase. **The WSIB may verify accuracy through an audit.**

What happens if records are inadequate?

The WSIB considers records inadequate if they do not accurately verify the labour portion of the contract.

If the records are inadequate, then the WSIB considers that the contract relates 100% to labour and the total contract price becomes the insurable gross earnings.

Certain exceptions apply for the construction, logging and transportation industries. For details about rules in the transportation industry contact an account representative. For the construction and logging industries use the Labour Portion of Contract Table if:

1. There is evidence that the contractor/subcontractor supplies major building materials, construction equipment or logging equipment, and
2. The business activity is listed in the Labour Portion of Contract Table. See, page 20.

Materials/Equipment

Major building materials means major structural, mechanical and electrical components, such as:

- ▶ Asphalt
- ▶ Bricks, blocks
- ▶ Cabinets
- ▶ Concrete and cement
- ▶ Doors
- ▶ Electrical wiring, boxes and supplies
- ▶ Fill and sand
- ▶ Flooring (wood, tile, carpet)
- ▶ Glass
- ▶ Gravel

- ▶ Insulation and vapour barriers
- ▶ Lumber and steel
- ▶ Pipes
- ▶ Plumbing, heating, and cooling fixtures and equipment
- ▶ Rebar
- ▶ Road culverts
- ▶ Septic tanks
- ▶ Sewer pipes and elements
- ▶ Sheet metal ducts
- ▶ Shingles, tarpaper, valleys, and all other roof covering material
- ▶ Siding, soffit, fascia
- ▶ Wallboard
- ▶ Windows.

Major building materials **do not** include items such as:

- ▶ Installation supplies (e.g. adhesive, caulking, fasteners, nails, screws)
- ▶ Small wood and metal items (e.g. molding, trim).

Installation supplies and small items can only be used to reduce the total contract price to arrive at the labour portion of the contract if their purchase is supported by adequate records verifiable upon audit.

Construction equipment means any large item of capital equipment designed to be used in the construction industry, such as:

- ▶ Backhoe
- ▶ Bobcat
- ▶ Bulldozer

- ▶ Cement mixer (truck or pumper)
- ▶ Compressors, excluding portable
- ▶ Crane
- ▶ Dump truck
- ▶ Front-end loader
- ▶ Gas powered tamper
- ▶ Grader, or other excavating equipment
- ▶ Jackhammer, excluding portable
- ▶ Scaffolding (multi-storey)
- ▶ Scissor lift generator
- ▶ Welding unit (truck mounted).

Logging equipment includes items such as:

- ▶ Chipper (mobile)
- ▶ Delimber
- ▶ Feller buncher
- ▶ Grapple loader
- ▶ Skidder
- ▶ Slasher.

Under no circumstances can the following expenses be used to reduce the total contract price to arrive at the labour portion of a contract:

- ▶ Personal truck/vehicle expenses, or contracts where the truck/vehicle is not specified by the principal to be used in the direct performance of the construction/ logging job by the contractor/ subcontractor
- ▶ Small installation tools (e.g. hammers, ladders, nailers, power tools, paint brushes or rollers, saws, chainsaws).

Calculating Insurable Earnings

Labour Portion of Contract Table

The following table determines the labour portion to be reported for individuals (contractors/subcontractors) in the construction and logging industries. Use this table if:

- ▶ They are considered or ruled your workers, and
- ▶ There is evidence they supply major building materials and/or construction equipment or logging equipment, and

- ▶ Records are inadequate to verify the labour portion of the contract

Please note, the WSIB may use different percentages to determine the labour portion of contracts you have entered into with non-compliant contractors/subcontractors who employ help and are not in good standing, or who have not registered as employers with the WSIB. For additional information, contact a WSIB account representative.

Construction

Labour PLUS major building materials and/or construction equipment

Excavating
Paving
Landscaping } (including related trucking)

33 1/3%

Acoustic	Heating
Air conditioning	Insulation
Cabinet work	Masonry
Carpet laying *	Mastic floor
Ceramic tile	Plumbing
Concrete	Roofing
Electrical	Sheet metal
Elevators	Siding
Escalators	Steel & iron work
Flooring – wood	Stone
Glazing	Weatherproofing

50%

Carpentry	Lathing
Cement finishing	Painting
Drywall	Plastering
Floor sanding	Terrazzo
Form work	

66 2/3%

* Carpet laying: When carpet installers provide installation supplies only and no major construction materials, the labour portion of the contract is 80%.

Logging

Labour PLUS logging equipment

Skidding **
Cut & skid
Cut, skid & haul
Cut & haul
Haul, by truck/trailer

33 1/3%

** Skidding: This percentage applies to all skidding operations with contractors, whether or not the principal is a sole proprietor, a partner, or an employer with workers.

Excess earnings

Excess earnings are any earnings above the annual maximum insurable earnings set by the WSIB. These earnings are not insurable and premiums are not paid on them.

If a person works for more than one employer during the year, the annual maximum insurable earnings applies to the insurable gross earnings with each employer. Employers are not responsible for tracking a worker's earnings with other employers.

- ▶ For 2012 year-end reconciliation, use the 2012 annual maximum of \$81,700 to calculate each worker's annual insurable earnings.
- ▶ When closing an account in 2013, or when completing a reconciliation upon request, use the 2013 annual maximum of \$83,200 to calculate each worker's annual insurable earnings.

Assigning insurable earnings

For accounts with only one CU, all earnings are direct earnings.

Direct earnings

Direct earnings are earnings that can be assigned to a CU directly from records that clearly show the earnings by business activity. There are two types of direct earnings:

- ▶ Those that relate only to the business activity of the CU, and
- ▶ Those from ancillary operations (defined on page 22) or optional insurance amounts that can be directly assigned to a CU.

If a CU preprinted on your Form has no direct earnings, please contact a WSIB account representative for assistance.

To assign insurable earnings when the account has more than one CU, you must maintain segregated earnings records for each CU (see details below). The segregation of earnings must be based on the direct labour time spent on each business activity and must be verifiable through adequate records.

Multiple classification units (CUs)

The WSIB may assign more than one classification unit to your account. This happens if you:

- ▶ Carry on two or more distinct business activities listed in different CUs, and
- ▶ Keep segregated earnings records for each CU.

If the classification units are in different rate groups then each activity is assigned the appropriate premium rate.



Do not prorate the annual maximum for workers who are employed less than a year, regardless of the period of employment.

Calculating Insurable Earnings



For a list of acceptable earnings records for segregation, please contact a WSIB account representative.

When you have multiple CUs you have to report earnings in a more detailed way to assign the earnings properly.

An ancillary operation supports one or more business activities but is not itself classified separately: for example, administration related to the employer's business activity, such as administrative staff, payroll and human resources. For more details contact a WSIB account representative.

If you have optional insurance, and no workers, your optional insurance amount is considered direct earnings. For more details contact a WSIB account representative.

Earnings that relate only to the business activity of the CU

Example 1

An employer carries on four different business activities and is classified in four different CUs. Some workers do work only related to one CU. Others do work related to more than one CU. The employer keeps segregated records that show how much direct earnings each worker has for each CU. Therefore, the employer is able to directly assign the insurable earnings of each worker to the appropriate CU.

- ▶ For workers who work solely in one business activity, all earnings are assigned to the CU for that business activity.
- ▶ For workers who divide their time among two or more CUs, the employer uses their segregated records to assign the earnings to the appropriate CUs according to the direct labour time spent in each CU.

Optional insurance amounts or earnings from ancillary operations that can be directly assigned to a CU

Assign these earnings directly to the appropriate CU if:

- ▶ They support more than one CU, and

- ▶ Their earnings records are segregated by CU.

Example 2

The employer in the previous example has three office staff whose work supports all four business activities. The employer keeps segregated earnings records for each office worker. The employer allocates their earnings to all the CUs according to the direct labour time spent supporting the business activity in each CU. All the earnings of the ancillary operation in this case are direct earnings and can be directly assigned to a CU.

If you have earnings (including optional insurance) that you cannot assign directly to a CU, continue with the common earnings information that follows.

Common earnings

For accounts with more than one CU, common earnings are any earnings from ancillary operations or optional insurance amounts that cannot be directly assigned to a single CU and supported by segregated earnings records. These are called common earnings as they support more than one business activity and must be assigned to the relevant CUs on a prorated basis.

If the employer in Example 2 had the same three office staff performing work supporting the four business activities but did not keep segregated earnings records that show their time spent performing the work supporting each CU, then the insurable earnings for all three office workers are considered common earnings. The employer must prorate the common earnings then assign the appropriate prorated amount to each CU.

Prorating common earnings

For firms with multiple CUs and common earnings, the total insurable earnings for a CU equals the CU’s direct earnings plus the prorated common earnings for the CU.

Here is how to determine how much to assign to each CU. Use the blank worksheet

on page 25 to calculate and assign common earnings. For each step, the corresponding calculation in the example is explained on page 24.

In the example account, there are four CUs with both direct and common earnings: 1921-000, 1931-000, 1993-000, and 1999-000.

Step

Example

- 1. Determine the direct earnings for each CU. Write the amounts in column 1 beside the CU description.
- 2. Total the direct earnings from all CUs. Write the total in box 1.
- 3. Determine the total common earnings. Write the total in box 2.
- 4. Divide the direct earnings for each CU by the total direct earnings for ALL CUs. This results in the proportion of common earnings to use for each CU. Then multiply each amount by 100 to get the percentage. Write the percentages in column 2 beside the applicable CU description. (Do this calculation for each CU.)
- 5. Multiply the percentage for each CU by the total common earnings box 2. This gives the amount of common earnings to assign to each CU. Write the amounts in column 3 beside the applicable CU description. (Do this calculation for each CU.)
- 6. Total the common earnings entered in column 3. Write the total in box 3.
- 7. Add the common earnings amount in column 3 PLUS the direct earnings in column 1 for each CU. Write the totals in column 4 beside the applicable CU. (Do this calculation for each CU.)
- 8. Total the insurable earnings in column 4 for each CU. Write the total in box 4. This total equals the total direct box 1 plus common earnings box 2.
- 9. Transfer your calculations from the worksheet to your Reconciliation Form.

See column 1.

Total direct earnings is \$500,000 (see box 1).

Total common earnings is \$48,000 (see box 2).

For CU 1921-000, the direct earnings (\$100,000) in column 1 is divided by the total direct earnings (\$500,000) in box 1 and multiplied by 100. This gives the percentage (20%) in column 2, which is used to determine the amount of common earnings to assign to each CU.

For CU 1921-000, multiply the percentage (20%) in column 2 by the total common earnings of \$48,000 in box 2. This gives the amount of common earnings of \$9,600 in column 3.

Total prorated common earnings is \$48,000 (see box 3). The amounts in box 2 and 3 should match.

For CU 1921-000, the common earnings (\$9,600) in column 3 plus direct earnings (\$100,000) in column 1 equals insurable earnings of \$109,600 in column 4.

Total insurable earnings is \$548,000 (see box 4). This total equals the direct earnings (\$500,000) in box 1 plus the common earnings (\$48,000) in box 3.



Worksheets used in preparing the Reconciliation Form must be kept for audit purposes.

Calculating Insurable Earnings

CHART: Calculating and Assigning Common Earnings

		Column 1	Column 2	Column 3	Column 4
Classification		Direct Earnings	% of Total Direct Earnings	Prorated Common Earnings	Insurable Earnings
CU Code	CU Description		Column 1 ÷ Box 1 x 100	Box 2 x Column 2 ÷ 100	Column 1 + Column 3
1921-000	Carpet, Mat, and Rug Operations	\$100,000	20	\$9,600	\$109,600
1931-000	Canvas and Related Products	\$250,000	50	\$24,000	\$274,000
1993-000	Household Products of textile Materials	\$60,000	12	\$5,760	\$65,760
1999-000	Other Processed Textile Products	\$90,000	18	\$8,640	\$98,640
Total		BOX 1 \$500,000	100	BOX 3 \$48,000	BOX 4 \$548,000
Total Common Earnings		BOX 2 \$48,000			

WORKSHEET: Calculating and Assigning Common Earnings

Classification		Column 1 Direct Earnings	Column 2 % of Total Direct Earnings	Column 3 Prorated Common Earnings	Column 4 Insurable Earnings
CU Code	CU Description		Column 1 ÷ Box 1 x 100	Box 2 x Column 2 ÷ 100	Column 1 + Column 3
Total		BOX 1	100	BOX 3	BOX 4
Total Common Earnings		BOX 2			



Make copies of this worksheet for future use.

Additional Information

Frequently asked questions

What do I do if I have lost/misplaced my Reconciliation Form?

Print a working copy from our website **www.wsib.on.ca**. To obtain the correct figure for box 5 and box 14 you can:

- ▶ Contact a WSIB account representative
- ▶ Use our ePremium Service if you report online.

May I bring my completed Reconciliation Form to the financial institution I bank with?

No. The WSIB must receive and process the Reconciliation Form.

May I bring the completed Reconciliation Form to my local WSIB office?

Yes. You may also make your payment at the local WSIB office.

Why does box 14 on the Reconciliation Form not match the total payments I made to the WSIB for the year?

Box 14 represents the sum of premiums reported – not paid – to the WSIB within the reconciliation period, as at the date the form was printed. Not all payments made to the WSIB throughout the year necessarily correspond to premiums reported. For details, contact a WSIB account representative.

What if I owe money as a result of the reconciliation process?

There are several ways to make your payment and file your Reconciliation Form:

- ▶ Mail your Reconciliation Form with a cheque to the PO Box on the Form
- ▶ Mail your Reconciliation Form to the PO Box on the form and pay separately through our ePayment service (available through your financial institution). With ePayment you can pay using Interac Online, VISA, and Mastercard.

What is reconciliation interest?

Reconciliation interest is a charge that recognizes the time value of money. It is applied to all reconciliations in which the premium difference is greater than \$100. Reconciliation debit interest is charged at the Bank of Canada rate plus 6%.

Once I complete the Reconciliation Form and Box 16 indicates I have a credit to my account, what happens?

After we verify that the information supplied is correct, the credit will be applied to your account balance. If your account balance is zero or already in a credit position, you may request a refund cheque by contacting a WSIB account representative. If not, the credit will be applied to reduce any outstanding balance.

How are reconciliation adjustments shown on my Statement of Account?

(A) Accounting Date

Date of transaction.

(B) Description

Past Period Adj. indicates that adjustments were made to the account as a result of the reconciliation. Also shows upward or downward revisions made to earnings for the reconciliation year listed.

(C) Premium Rate/\$100

Premium rate assigned to the particular business activity your firm is engaged in.

(D) CU Description

A generic description of the business activity or activities your firm is engaged in. Also includes the 7 digit classification unit number used to identify your specific business activity or activities.

(E) WSIB contact information

SAMPLE

(E) TOLL-FREE#
LOCAL #

Statement No.
Statement of Account
as at

Page of

Account No.	Firm No.
Balance Summary	
Opening Balance	
Debits, this Billing	
Credits, this Billing	
Interest on Balance	
Amount Due	\$
Amount Paid	\$

Please submit your payment with the bottom of this statement

Please see back for messages and information on billing and interest.
For further information, you may visit our Web site at www.wsib.on.ca.
Retain this portion for your records.

Accounting Date	Description	Premium Rate/\$100	CU Description	Amount
11MAY2012	PREMIUM – PAST PERIOD ADJ FROM: 01JAN2011 TO: 31DEC2011 EARNINGS ADJ FR: 10,000.00 TO: 12,819.82	2.48	6011-000 SUPERMARKETS	69.93

(A)

(B)

(C)

(D)

Late Payment Charges	Annual:	
Premium Not Reported Charge	5% per Period	See Back
Reconciliation Not Reported Charge	1% per Month, per Period	See Back

0900A (11/10) PLEASE DETACH AND SUBMIT BOTTOM PORTION WITH PAYMENT

wsib
cspaat
Workplace Safety & Insurance Board
Commission de la sécurité professionnelle et de l'assurance
contre les accidents du travail

If the **Amount Due** is a zero or credit balance (-),
do not submit this portion.

Name Account No.

When there is an **Amount Due**, please enter the amount you are submitting in **Amount Paid**.
Payable at most financial institutions or return this portion with your payment to:

Workplace Safety & Insurance Board
P.O. Box 4115, Station A
Toronto ON M5W 2V3

0900A (11/10)

Statement of Account

Amount Due	\$
Amount Paid if Different from Amount Due:	\$ 69.93
Due Date	30JUN2012



You should check the messages section of the back of your statement for regular updates.

Contact Information

Check our website to get forms and information at www.wsib.on.ca

If you need additional assistance, the WSIB's Employer Service Centre staff are available to help with any of your account inquiries.

**Inquiries can be made
Monday to Friday, between
7:30 a.m. and 5:00 p.m.
(416) 344-1000
1-800-387-0750**

**e-mail:
employeraccounts@wsib.on.ca**

Teletypewriter (TTY)
1-800-387-0050

Send **all** claim and employer account related mail to:

Workplace Safety & Insurance Board
200 Front Street West
Toronto ON M5V 3J1

or fax:

1-888-313-7373 (toll free)
(416) 344-4684

Register now for 24/7 online access to a range of WSIB services

It's so easy to register for our eServices. Just visit our website at www.wsib.on.ca and set up an eServices account.

Once you are on our website, all you need to do is enter your contact information, select a User ID and answer security questions. We'll send you an email notification for your confirmation and you'll be ready to logon and use our eServices to calculate and submit premiums, report injuries and track your claim frequency and costs online, 24/7!

Other Services	Telephone	Fax
Prevention Services	(416) 344-1016 1-800-663-6639	(416) 344-3493