

**Alberta WCB  
Policies &  
Information**

Chapter:

**INSURANCE COVERAGE FOR WORKERS AND  
EMPLOYERS**

Subject:

**PREMIUMS**

Authorization:

**BoD Resolution 98/03/13**

Date:

**March 24 1998**

**REFERENCE:**

[Workers' Compensation Act, RSA 2000, Sections 1, 14-20, 25, 33, 39, 56, 87, 91, 94, 95, 97, 98, 100-112, 114-118, 121-135, 138, 141, 144, and 146-152.1](#)

[Workers' Compensation Regulation, Sections 3, 13-15, and 19](#)

**POLICY:**

In return for disability insurance coverage for their workers, and protection from civil action resulting from compensable injuries, employers pay *premiums* to WCB. In certain circumstances, *others may be liable* for an employer's premiums.

Premiums are based on the risks associated with the industries in which the employers operate, their individual loss experience, and the *assessable earnings* they pay their workers (see Policies 07-01, *Classification*, and 07-02, *Experience Records*).

WCB confirms coverage by issuing an *account*.

This policy is effective June 1, 1998, except when noted otherwise in a specific policy section(s).

**INTERPRETATION**

**1.0 Premiums**

Premiums are the amounts paid to WCB for workers' coverage, optional coverage, and related charges.

**2.0 Others Who May be Liable**

The following persons may be liable to pay premiums owing to WCB when payment is not made by an employer:

- a principal or contractor under s.126
- the purchaser of a business or the bulk assets of a business under s.132
- the purchaser of primary timber products under s.133

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### **3.0 Assessable Earnings**

Assessable earnings are the gross earnings of each worker, up to any annual maximum assessable earnings amount in effect for the year of assessment (see Appendix F). Employers must report the earnings of all workers regardless of the workers' age or occupation. This may include a value of service for unpaid workers and volunteers (see Application 4, Assessable Earnings).

### **4.0 Accounts**

Employers' accounts are used to record information about the employer's operations, record the cost of claims, and to collect premiums for workers' compensation coverage.

**Please see Part II for additional information on the following subjects:**

#### **Application**

- 1 – [Accounts](#)
- 2 – [Premium Payments](#)
- 3 – [Premiums in Arrears](#)
- 4 – [Assessable Earnings](#)
- 5 – [Reporting Requirements](#)
- 6 – [Audits](#)

#### **Previous versions**

- [Policy 0603 Part I - September 2018](#)
- [Policy 0603 Part I - April 2018](#)
- [Policy 0603 Part I - August 2015](#)
- [Policy 0603 Part I - January 2004](#)
- [Policy 0603 Part I - January 2003](#)
- [Policy 0603 Part I - June 2002](#)
- [Policy 0603 Part I - January 2002](#)
- [Policy 0603 Part I - January 2000](#)
- [Policy 0603 Part I \(consolidated manual 1st Issue\) - June 1998](#)