

**Alberta WCB  
Policies &  
Information**

Chapter:  
**INSURANCE COVERAGE FOR WORKERS AND  
EMPLOYERS**

Subject:  
**PREMIUMS**

Authorization:  
**BoD Resolution 2006/02/05**

Date:  
**February 28, 2006**

**APPLICATION 1: ACCOUNTS**

**1. *When are employers required to open or reopen an account with WCB?***

Employers are required to open an account with WCB whenever they employ workers in an industry to which the WCA applies. They must contact WCB within 15 days:

- of first employing a worker, or
- to reopen an account that was previously closed, after re-employing workers.

Failure to contact WCB will result in penalties and premiums will be charged retroactively (see Application 5, Reporting Requirements).

**2. *What information is required to open or reopen an account?***

To open or reopen an account, WCB requires the information listed below. This information may be obtained from an employer or the employer's agent:

- the date workers were hired or rehired
- the correct name of the legal entity, trade name, mailing address, and phone number of the business
- the physical location(s) of the business and the location of the assessable earnings records
- a detailed description of the operations
- an estimate of gross assessable earnings expected to be paid to all workers to the end of the calendar year
- actual amounts paid to workers in previous years that were not previously reported
- names of principals to whom the employer is contracting or subcontracting

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*Information to open or  
reopen an account  
(continued)*

- if applicable, the name, address, and WCB account number of the legal entity the business was purchased from
- any other information requested by WCB

**3. Under what name is the employer's account established?**

All employer accounts are established using the correct name of the legal entity carrying on business or employing workers.

**4. Can an account be established under a trade name?**

No, although a trade name is the name of the employer's business, it is not the legal name of the employer. Trade names however, must be provided when opening accounts because that is usually how owners and customers will identify the business operations.

For example, Bob Smith operates his trucking business as Bob's Trucking. WCB will open the account showing Bob Smith as the employer and add Bob's Trucking as the Trade Name.

If Bob incorporates as 010101 Alberta Ltd, and operates as Bob's Trucking, WCB will open this account showing 010101 Alberta Ltd as the employer and add Bob's Trucking as the trade name.

**5. Can an employer with branch operations have separate accounts for each branch?**

Under certain circumstances, WCB may open more than one account for an employer with branch operations. However, the experience of all accounts will be combined unless the conditions outlined in Policy 07-02, Part II, Application 4, Combining Experience, Question 6 are met.

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**6. *Will WCB reactivate a previously closed account?***

Yes, WCB will reactivate an account that was previously closed provided it has been closed for less than seven years. After seven years of inactivity, WCB will assign a new account number to the employer.

**7. *What happens when an employer declares bankruptcy or goes into receivership or liquidation?***

Accounts of bankrupt employers or employers that go into receivership or liquidation are immediately closed.

Bankruptcy trustees, receivers, or liquidators are considered employers if they continue to employ workers in an industry to which the WCA applies, and must open new accounts.

If a bankrupt employer resumes the same business or starts another business in an industry to which the WCA applies, that employer must open a new account to cover any workers. This separates the debt that existed at the date of bankruptcy from any new debt incurred after bankruptcy.

**8. *When will an employer be fined under the WCA?***

An employer will be fined for not complying with the provisions of the WCA. WCB may seek prosecution before a court when other attempts at obtaining compliance have been unsuccessful.

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9. *Who may request a review of matters regarding an employer's account?* An employer or any person whom WCB feels has a direct interest in the employer's account may request that WCB review a matter regarding that account. Persons who are not satisfied with the outcome of a review have the right to appeal (see Policy 01-02, *Access and Privacy* and G-2, *The Review and Appeal Process*).

For example, an employer may question the classification assigned to its business. If the employer is not satisfied with the response from WCB, it may request a review of the decision by the Dispute Resolution and Decision Review Body. If the employer is not satisfied with the results of the decision review process, it may appeal to the Appeals Commission.

10. *When is this policy application effective?* This policy application (Application 1 – Accounts) is effective March 1, 2006, except when noted otherwise in a specific policy section(s).

**Previous versions**

- [Policy 0603 Part II - April 2018](#)
- [Policy 0603 Part II - August 2015](#)
- [Policy 0603 Part II - June 2006](#)
- [Policy 0603 Part II - March 2006](#)
- [Policy 0603 Part II - April 2005](#)
- [Policy 0603 Part II - January 2004](#)
- [Policy 0603 Part II - June 2002](#)
- [Policy 0603 Part II - January 2002](#)
- [Policy 0603 Part II - February 1999](#)
- [Policy 0603 Part II \(consolidated manual 1st Issue\) - June 1998](#)