FREQUENTLY ASKED QUESTIONS

December 2025

Employer Registration

I am a PEI employer. Do I need to have workers compensation coverage?

Employers who operate in Prince Edward Island, and have one or more workers, must register every year with the Workers Compensation Board (WCB), including both new and existing businesses. The only exceptions are employers in industries that are excluded from the *Workers Compensation Act*.

I am an out of province employer. Do I need to register with the WCB in PEI?

If you are an out of province employer, you are required to register with the WCB in PEI if any of the following situations apply:

- You employ residents of PEI, who work in PEI, for any period of time.
- You employ non-PEI residents who work in PEI and you intend for them to work a total of 10 or more days in PEI, in a calendar year (January to December).

What are the benefits of WCB coverage?

- Your workers receive benefits and services to help them recover from work-related injuries.
- It provides protection from work-related injury lawsuits for employers, workers and others covered by the WCB.
- Coverage is for all of your workers, including temporary or part-time workers, seasonal workers, or family members on your payroll.

How much does coverage cost?

The amount you pay is based on every $100 of assessable payroll multiplied by your assessment rate.

Your assessment rate is the group rate for your industry, plus or minus your experience rate. Employers who are experience rated and have a history of claims costs higher than the group average may pay a surcharge. Those with lower claims costs could receive a discount.

What are my payment options?

You can pay your assessments annually, semi-annually or monthly. Payment is due 30 days from the date of your statement. You can **register and pay through the WCB's Online Services portal** or through any bank or credit union, in person or online. We also accept payment by cheque, debit or credit card, cash, or pre-authorized debit.

What are my registration requirements?

When you register for the first time, and every year when you renew your registration, you must report an estimate of your payroll for the current year, along with your actual payroll from the previous year. **This is due by February 28 each year**. Registration and renewal is simple and convenient through the WCB's Online Services portal or you can also submit the registration form to the WCB office.

Do I have to renew my registration each year?

Yes, you're required to let the WCB know every year if you're employing workers, or not. **The yearly registration deadline is February 28.** Your renewal information must be received by this date to avoid late filing penalties.

What if I miss the February 28 registration deadline?

If you miss the February 28 deadline, an arbitrary assessment, plus any interest and penalties for late filing, will be charged to your account. An arbitrary assessment is determined by adjusting the previous year's payroll by an additional 25%.

How do I report payroll?

When calculating your payroll actuals and estimates, use the **calendar year January 1 to December 31**. When estimating payroll, use your best estimate and revise throughout the year if needed. See our Payroll Reporting Guidelines for more information.

Who should be included in the payroll?

Include all your workers, including temporary or part-time workers, seasonal workers, or family members on your payroll. See our **Payroll Reporting Guidelines** for more information.

Do not include owners, directors, partners or proprietors as they do not have automatic coverage. Separate voluntary coverage can be purchased called Personal Coverage. See the **Personal Coverage - You may need it!** resource for more information.

What if I work with sub-contractors?

If you work with sub-contractors who have workers, you should **ask the WCB for a Clearance Letter** before hiring them. A Clearance Letter is confirmation from the WCB that the contractor's account is in good standing. If you hire a sub-contractor without a Clearance Letter from the WCB, you are responsible for including the labour portion of the contract in your assessments paid to the WCB. You can request a Clearance Letter through the WCB's Online Services portal. You can also call us at 902-368-5680 or toll-free 1-800-237-5049 in Atlantic Canada.

What if I work with an independent operator?

Independent operators are self-employed individuals who have no workers. If you work with subcontractors who are independent operators, you should know that they are not required to register for WCB coverage. Do not include independent operators in your assessable payroll.

An independent operator may apply to purchase their own WCB Personal Coverage, which provides protection for the independent operator and those who hire them. If you hire an independent operator without WCB Personal Coverage, you may be vulnerable to a lawsuit in the event of a work-related accident.

If you aren't sure if an individual you hired is an independent operator, ask the individual for a WCB Clearance Letter indicating their status, or have the individual contact the WCB to determine if they are a worker or an independent operator.

What happens if I am a PEI employer who has workers outside of PEI?

If you're a PEI employer whose workers travel out of province for work, **you are responsible for making sure you contact the jurisdiction where you intend to operate** to make sure you are compliant with WCB registration requirements in that jurisdiction.

If you're a PEI based employer and you have workers who work and reside full-time outside of the province, including those working from home outside of the province, those workers are not covered by the WCB in PEI. This includes workers who may have previously been working in PEI but now work and reside full-time in another province. You will need to contact the workers compensation board where those workers live and work to determine whether you need to register for coverage in those jurisdictions, or not.

What if I have workers who work in interjurisdictional trucking and transport?

If you are an employer in the trucking and transport industry and have workers that drive outside of PEI, **you may want to consider the Alternative Assessment Procedure (AAP) Program**. This program simplifies the registration process and payment of WCB assessments for employers. It's free, it's simple and it's convenient. Contact us for more information.

How do I register?

New employers are required to register with the WCB before the start of operations. You can register using our **Employer Registration Form** via the WCB's Online Services portal.

You can also register by completing a physical copy of our **Employer Registration Form** and submitting it to:

Mail and In Person:
Workers Compensation Board of PEI
Employer Services
14 Weymouth Street
PO Box 757
Charlottetown PE C1A 7L7

Fax: 902-368-5705

IMPORTANT DATES FOR EMPLOYERS

DATE	WHAT IS DUE
FEBRUARY 28	Employer registration renewal is due
MARCH 31	Employer premiums are due
AUGUST 31	Deferred payments are due for qualified employers
NOVEMBER 1	Annual payroll revisions are due

For more information

If you have questions that aren't covered here or you need more information, please contact the WCB's Employer Services. You can reach us by phone at **902-368-5680** or toll-free in Atlantic Canada at **1-800-237-5049**.

You can also reach us by email at **safetymatters@wcb.pe.ca** and visit our website **wcb.pe.ca**