

Maximum Compensable and Assessable Earnings

WCB annually sets the maximum compensable earnings (MCE) and maximum assessable earnings (MAE):

- MCE is the maximum amount that an injured worker can receive as wage benefits.
- MAE is the maximum amount of earnings an employer would pay premiums on per worker.

Compensable earnings

Compensable earnings are the earnings used to determine an injured worker's wage replacement benefits. An injured worker will receive 90% net of their compensable earnings up to the MCE for that year (based on the date of accident).

WCB's Board of Directors sets the maximum compensable earnings annually to achieve coverage for the full wages of at least 90% of workers in the province. The annual amount will change when the percentage of workers covered drops below 90%.

**For injuries from Sept. 1, 2018 - Dec. 31, 2020, there is no cap on compensable earnings.*

What earnings should I report for my injured worker?

In the event of an injury, you should include all employment earnings when completing the employer's report of injury. WCB will use this information and apply the MCE as required. You should not apply the MCE when you submit earning information.

Example: A worker's gross earnings for 2024 is \$125,000. If the worker is injured on the job during the year, the employer should report earnings of \$125,000. WCB will adjust the worker's benefits to calculate them correctly.

For more information, see our reporting compensable earnings [fact sheet](#).

Assessable earnings

Assessable earnings are the amount used to determine employer premiums. The earnings will be capped (per worker) at the MAE. In 2023 the MAE is \$102,100 and in 2024, the MAE is \$104,600.

What earnings should I include in my annual return for a worker?

You should report a worker's full employment earnings up to the MAE for that year. After capping each worker's earnings, you should include the earnings in your total earnings. Our online annual return system has a series of steps to help you as you complete your annual return.

Example: An employer has 10 workers, each earning \$125,000 for a total payroll of \$1,250,000. Since the MAE for 2023 is \$102,100, the employer would report \$1,021,000 (10 workers X \$102,100 per worker) as their assessable earnings on the annual return.

How are the amounts set for the Maximum Compensable Earnings and Maximum Assessable Earnings?

The MCE and MAE are reviewed annually using data from all WCB claims as well as earnings information from [Statistics Canada \(Survey of Employment, Payroll and Hours\)](#). The MCE and MAE are set to achieve coverage for the full wages of at least 90% of workers in the province.

Personal coverage

Proprietors, partners, or directors of limited incorporations may purchase optional personal coverage (PC) to protect themselves in the event of a workplace injury. In 2024, PC holders may purchase coverage at a level between the minimum (\$33,400) and the MAE (\$104,600). If the PC holder's earnings exceed the MAE available, they should consider carrying additional private insurance to make up the difference not covered by WCB. More information about personal coverage is available in the employer [fact sheet](#).

