

CoreLogic Tax Job Aid for British Columbia, Manitoba, and Saskatchewan

4/07/22

Beginning with the April 2022 release of the pricing database, we are providing a job aid on how to set taxes in the provinces of British Columbia, Manitoba, and Saskatchewan. All estimates generated in these 3 provinces should follow these guidelines. These changes can be made by any user associated with the claim, at any time after the claim is created.

Background

In consultation with our tax providers and other tax professional, we are making some changes to our software to reflect the British Columbia, Manitoba, and Saskatchewan. These changes are expected to be implemented into the solution later this year. In the interim, we are providing a guide on how to set taxes in these 3 provinces.

Summary of tax laws in British Columbia, Manitoba, and Saskatchewan

- British Columbia and Manitoba
 - British Columbia and Manitoba do not tax real property construction services. They consider contractors to be the end users of materials and generally require them to pay PST on their purchases of materials.
 - Contractors should not charge customers PST on materials or labour for real property construction services.
 - Contractors should charge PST only on the labour and equipment components of non-real property items
 - Contractors should charge customers GST on all items.
- Saskatchewan
 - Saskatchewan taxes real property construction services and materials. Contractors are allowed to purchase materials exempt for resale and required to charge customers PST on the entire amount for both materials and labour.
 - Contractors should charge customers PST on all items.
 - Contractors should charge customers GST on all items.

Setting the Taxes (for Insurance Carrier users)

To access the tax settings in **Mobile Claims** from with a claim:

1. Select on the Loss Summary Page
2. Click on “Configure Default Layout.”

Claim Explorer

Claim #unknown, unknown insured

Loss Summary

Participants (1)

S&W Insurance-ins (Originator)

Assignments (1)

Originator

Diagrams (1)

Floorplan (S&W Insurance-ins)

Estimates (0)

ITEL

Photos (1)

Photos (S&W Insurance-ins) (0)

Forms (0)

Documents (0)

Documents

Journal

Calendar

Handwritten Notes (0)

CLAIM NO.:

Policy No.:

Type of loss:

Date of loss:

Time of loss:

Deductible: Fixed

Year built:

CAT No.:

Adjuster: Darin Bruggeman (S&W Ins)

Phone: (402) 430-5526 x123

e-mail: dbruggeman@symbilitysolutions.com

CLAIM TOTALS

Configure default layout

3. Check the “Apply to all existing estimates” box.

Date of loss: 03/02/2022

Time of loss: 12:00 AM

Deductible: Fixed \$1,000.00

Year built:

CAT No.:

Adjuster: Ma

Phone:

e-mail: mta

Assigned: 03/02/2022

Type: Ge

To: MA

CLAIM TOTALS

The

In Progress:

First name: MATTEST

Last name: TREMBLAY

Title:

2nd

Default Estimate Totals Page Layout

General Waste Minimum Charges Depreciation

Apply to all existing estimates

OVERHEAD AND PROFIT

Structure

Overhead: 10.00%

Profit: 5.00%

Cumulative: ☐

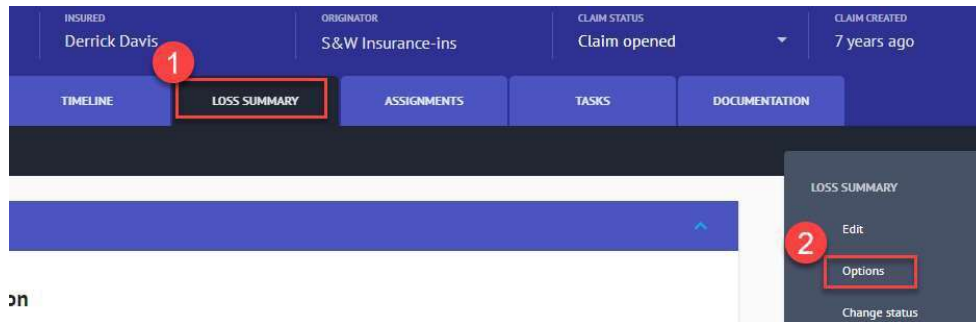
SALES TAX

Name	Rate	Mat	Lab	Equ	M.Cond	O&P
<input checked="" type="checkbox"/> PST (lab & equ)	7.000%	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input checked="" type="checkbox"/> GST	5.000%	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
<input type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
<input type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>

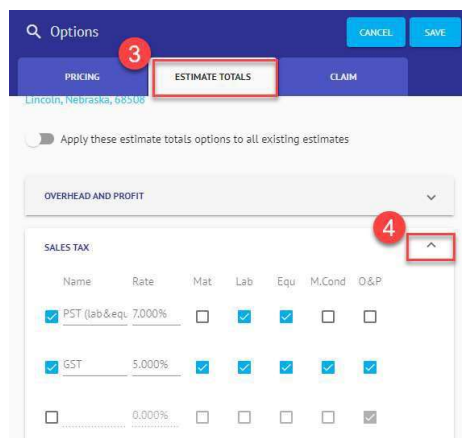
☐ Cumulative taxes

To access the tax settings in **Claims Connect** from within a claim:

1. Select on the Loss Summary tab.
2. Select on “Options.”



3. Select on “Estimates” tab.
4. Select on the down area in “Sales Tax” to expand.



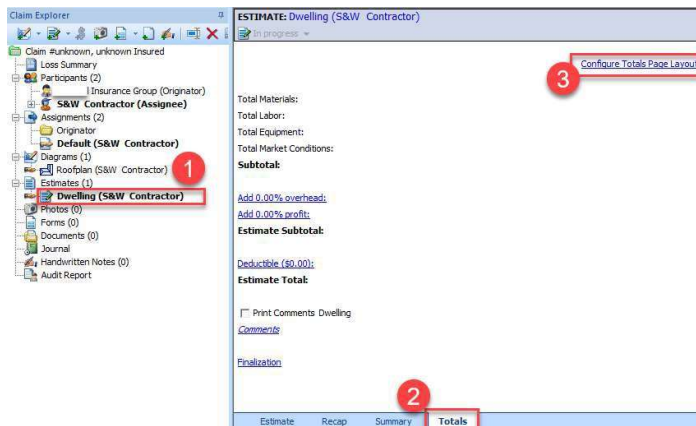
See the appropriate tax settings on the last page of this document.

Setting the Taxes (for Contractors)

****Contractors do not have access to change settings at claim level (only at the estimate level). *This means this must be done for each estimate, if there are multiple estimates on a claim (unless the tax settings were already configured at the claim level by the Insurance Company).***

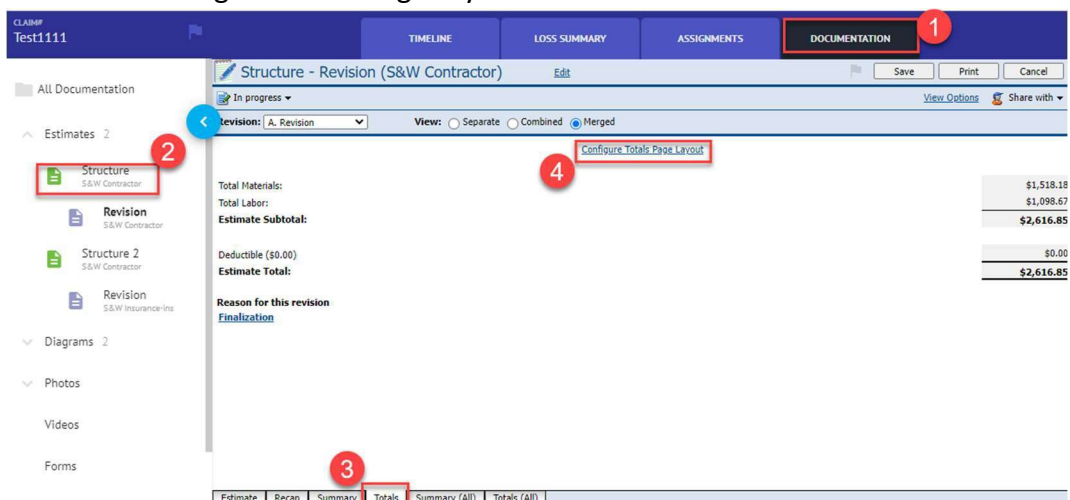
To access the tax settings in **Mobile Claims** from with a claim:

1. Select on the Estimate in the claim explorer.
2. Select on the “Totals” tab at the bottom.
3. Select on “Configure Totals Page Layout.”



To access the tax settings in **Claims Connect** from within a claim (the estimate must be uploaded to Claims Connect first):

1. Select on the “Documentation” tab.
2. Select on the estimate you want to change.
3. Select on the “Totals” tab at the bottom.
4. Select on “Configure Totals Page Layout.”



See the appropriate tax settings on the last page of this document.

- **For BC and MB**

- We will include the PST on the material cost
- Users will only see 2 taxes (PST – Lab & Equ and GST)
- PST – Lab & Equ will only apply to the labour and equipment components of the subset of items that are not considered as being real property items (list provided by KPMG)
- Users will still need to uncheck the boxes but it will now look like this:

	Name	Rate	Mat	Lab	Equ	M.Cond	O&P
<input checked="" type="checkbox"/>	PST (lab & equ)	7.000%	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input checked="" type="checkbox"/>	GST	5.000%	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
<input type="checkbox"/>		0.000%	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>		0.000%	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>

☐ Cumulative Taxes

- **For SK**

- 3 levels of taxes
 - PST – Mat will be applied to the material component of all line items
 - PST – Lab & Equ will only apply to the labour and equipment components of the subset of items that are not considered as being real property items (list provided by KPMG)
 - GST will apply to all components of all line items
- Users will have to manually remove the checks so it looks like this:

	Name	Rate	Mat	Lab	Equ	M.Cond	O&P
<input checked="" type="checkbox"/>	PST (mat)	6.000%	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input checked="" type="checkbox"/>	PST (lab & equ)	6.000%	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input checked="" type="checkbox"/>	GST	5.000%	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
<input type="checkbox"/>		0.000%	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>

☐ Cumulative Taxes

- **In Mobile Claims – Save the claim**
- **In Claims Connect – Select “Save” in the upper right corner.**