



STATE OF TENNESSEE
DEPARTMENT OF COMMERCE AND INSURANCE
BOARD FOR LICENSING CONTRACTORS
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PUBLIC NOTICE

NEW! Workers' Compensation Insurance Requirements and Exemptions

Changes in the workers' compensation law include new requirements, as well as provisions to obtain an exemption from coverage. Workers' compensation insurance coverage is required for all employees by anyone in the construction industry who employs one or more employees. Effective **March 1, 2011**, Public Chapter 1149 requires everyone, unless specifically exempted, to cover themselves on certain construction projects, as well as their employees. However, many exemptions are available from covering yourself for ones operating as a sole proprietor or a partnership and who are working directly for the residential project owner without hiring any employees or subcontractors.

In addition, more exemptions are available to the individual owners in the construction business regardless of whether operating as a sole proprietor, corporation, partnership or LLC. Several owners and officers may obtain an exemption from workers' compensation insurance coverage on themselves by registering with the Tennessee Secretary of State's office as a "**Construction Services Provider**". This registration process is available online at: <http://tnbear.tn.gov/wc/> or you may do so in person or have an application mailed to register. Those actively licensed with the Board for Licensing Contractors qualify for a lower registration fee of \$100.00 (all others must pay \$200.00) and the registration is good for two years. For questions regarding the online or paper registration process, the Secretary of State's office may be contacted at (615) 741-2286 or by email: WorkersComp.ExemptionRegistry@tn.gov

For more information concerning the workers' compensation insurance coverage requirements for your employees, working on projects without coverage on yourself, or to electronically confirm proof of coverage, you may check with the Department of Labor and Work Force Development at: <http://www.tn.gov/labor-wfd/wcomp.html>

More information concerning this new law, Public Chapter 1149, is available from the Board for Licensing Contractors website's "Laws, Rules and Regulations" link at: <http://tn.gov/commerce/boards/contractors/> License application and renewal forms will also include the new requirements.