

Frequently Asked Questions



Workers' Compensation Insurance

How many employees must I have in order to be required to provide workers' compensation insurance?

If you regularly employ three or more persons in your Georgia business, you are required to provide benefits.

Does this include part-time employees?

Yes, as long as they are regular.

What do you mean by "regular" part-time employee?

A regular part-time employee works regularly on a part-time basis. Such as an employee who only works on weekends.

If my business is incorporated, am I or my fellow officers considered to be employees of the business?

Yes. The corporation is considered to be the employer and all officers are considered employees of the business.

Can officers waive coverage on themselves?

Yes. As many as five officers may waive coverage on themselves. Each officer must complete and sign a form WC-10 and file it with their insurance carrier.

If one or more officers waive coverage, does this exempt them from being counted in the "three or more employees" rule?

No. Officer exemptions do not reduce the number of employees in the corporation.

What if I am operating my business as a sole proprietorship or partnership?

The Georgia law considers sole proprietors and partners to be **employers** not employees, just the opposite of corporations. However, they can elect to be covered as an employee by advising their insurance carrier in writing.

How can I learn more about the law regarding Workers' Compensation in Georgia?

Consider purchasing **Georgia Workers' Compensation Laws, Rules and Regulations Annotated**. This book can be ordered from Lexis-Nexis. For details, you may call them at 1-800-833-9844.

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Workers' Compensation Insurance

Who can I talk to at the State Board of Workers' Compensation about insurance?

Call either Carol Griffin, 404-651-7839 or Kathy Oliver 404-656-4893

How do I become self-insured?

You need to complete an application and return it to the Board, along with required documents and a processing fee of \$500.00. The application and process can be obtained by calling 404-651-7839 or on the State Board's website. You can access additional information and forms on the website for the Georgia Self-Insurers Guaranty Trust Fund (www.gaguarnaty.com)

Does being self-insured mean that I don't have to purchase workers' compensation insurance, and that I put the money in the bank to pay for my employee's workers' compensation injuries?

No. In order to be self-insured, you must be approved as a member of the Georgia Self-Insurers Guaranty Trust Fund and certified by the State Board of Workers' Compensation. The application.

How do I get information regarding the Certified Workers' Compensation Professional (CWCP) program?

You can contact Debbie Sanders at 770-536-0161, extension 265 or by e-mail at debbie.sanders@twsinsurance.com, or Steve Heinen by e-mail at steve.heinen@twsinsurance.com. The website is www.twsinsurance.com.