

Proof of Workers' Compensation Insurance Coverage

Most states have online verification sites for proof of workers' compensation insurance coverage. Several of these are similar in design and are administered by the National Council on Compensation Insurance. Currently, Alabama and Hawaii do not have online services, though individual requests can be handled. Four states (Ohio, Washington, Wyoming and North Dakota) have state exclusive funds and cover all employers. Either paste address into web browser or mouse-over and "control-click"

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Alabama (not currently available)

<http://dir.alabama.gov/>

Has NCCI based system, but not available through state at this time

Coverage information may be requested through the Workers' Compensation Division of the state, by emailing Sandy Hallmark at Sandy.Hallmark@dir.alabama.gov

For information on Self-Insurance, go to <http://dir.alabama.gov/knowledge/selfinsurance.aspx>

Alaska

<http://labor.state.ak.us/wc/exit.html>

Information on self insured employers in Alaska can be found at

<http://labor.state.ak.us/wc/self.htm>

If you suspect that an employer is operating without workers' compensation insurance, please contact the Alaska Workers' Compensation Fraud Unit at (888)372-8330.

Arizona

http://www.ica.state.az.us/HomePage/HOME_NCCI_Redirect.aspx

This site will **not** be able to tell you if an employer is self-insured for workers' compensation or the name of the Third-Party Administrator (TPA) used by an insurance company. To obtain this information, please call the Industrial Commission of Arizona at (602) 542-4661 and ask for the Insurance Section.

Arkansas

<http://www.awcc.state.ar.us/electron.html>

Scroll to Coverage verification search

Workers' Compensation Commission

324 Spring Street

P.O. Box 950

Little Rock, Arkansas 72203-0950

Telephone 1-501-682-3930 / 1-800-622-4472

California

<https://www.caworkcompcoverage.com/CoverageInfo.aspx>. It requires the user to enter the name of business and date for coverage search. This was set up under AB 483 (2009 session)

- AB 483 (2009) – Requires website to verify workers' comp coverage

Summary: This bill required that the Workers' Compensation Insurance Rating Bureau (WCIRB) establish a website to help determine whether an employer is insured for workers' compensation. Many other states have sites for online proof of coverage. The new workers comp verification site would augment California's database for contractor licensing (www.cslb.ca.gov/).

Colorado

<http://www.colorado.gov/cs/Satellite/CDLE-WorkComp/CDLE/1248095316013>

scroll to Employers Insurance Coverage Verification

Phone: 303-318-8700

Connecticut

<http://wcc.state.ct.us/online-services/coverage-verification-service.htm>

For additional help with verifying workers' compensation insurance coverage in

Connecticut, please contact the Connecticut Workers' Compensation Commission at 860-493-1500.

Delaware

<http://www.delawareworks.com/industrialaffairs/compsearch.shtml>

Click on the employer's name and the insurance history screen for the employer will appear. If you are unable to find the employer's insurance coverage, please contact the Office of Workers' Compensation at 302-761-8200 (Wilmington) or 302-422-1392 (Milford).

District of Columbia

<http://does.dc.gov/does/cwp/view,a.1232,q.537428.asp>

Scroll down to link for "Workers' Compensation Insurance Coverage Verification"

Florida

http://www.myfloridacfo.com/WCAPPS/Compliance_POC/wPages/query.asp

Georgia

<http://www.sbwc.georgia.gov/portal/site/SBWC/menuitem.e429305ad2099d1d6eff626ed03036a0/?vgnextoid=12c134a359b45210VgnVCM100000bf01020aRCRD&vgnextchannel=8b7cd34bc2c15210VgnVCM100000bf01020aRCRD>

Hawaii (none at present time)

Hawaii does not currently have an online lookup service for proof of coverage.

For more information contact:

WC Insurance Section

830 Punchbowl St., Room 209

Honolulu, HI 96813

Tel. (808) 586-9166

Mailing address:

P.O. Box 3769

Honolulu, HI 96812-3769

Idaho

<http://www.iic.idaho.gov/index.html>

Scroll to “I need to ...Verify an employer's coverage” on right side of page

Illinois

<http://www.iwcc.il.gov/coverage.htm>

<https://www.ewccv.com/cvs/>

If you need help identifying an employer's coverage, call the IWCC Information Unit (toll-free within Illinois at 866/352-3033, or 312/814-6611), or email the [IWCC Insurance Compliance Division](#).

Indiana

How does the WC Board of Indiana process POC requests from the public?

The Board is responsible for proof of coverage in Indiana. **It does not have an online service.** You can call the Board. If you have a handful of inquiries, the Board would be glad to research them but it does not have the resources to dedicate to servicing multiple requests per day.

WC Board employees look up the information on NCCI's website. Contact Insurance/Certificate Division, (317) 232-7101.

Indiana Certificate of Compliance

Upon request in writing, the Workers Compensation Board of Indiana will issue a [Certificate of Compliance](#), State Form 41321 (R2 6-95).

Opinion from the Indiana Public Access Counselor

Conclusion statement from [PAC Opinion 99-FC-10](#) which appears to have been issued in November 18, 1999:

"It is my opinion that expiration dates of insurance contracts that is received and maintained in the Indiana Worker's Compensation Board's proof-of-coverage database is not a "trade secret" of the insurance providers under Indiana Code section 5-14-3-4(a)(4). This information, therefore, must be disclosed upon request under the Access to Public Records Act."

Iowa

<http://www.iowaworkforce.org/wc/links.htm>

(includes self-insured coverage)

Kansas

<http://www.dol.ks.gov/wc/coververifi.html>

For additional help with verifying workers compensation coverage in Kansas, call the Kansas Department of Labor, Workers Compensation, **Coverage & Compliance**, at 785-296-6767.

Kentucky

<http://www.labor.ky.gov/workersclaims/coveragecompliance/InsLookup/>

Louisiana

http://www.laworks.net/WorkersComp/OWC_EmployerMenu.asp

Scroll down to “Compliance - Employers’ Workers’ Compensation Coverage Verification”

Maine

<http://www.maine.gov/wcb/departments/Coverage/VerifyCoverage.html>

If you wish to speak with somebody in the Coverage Unit at the Maine Workers' Compensation Board, please contact Lisa Bachelder at 207-287-7092.

List of authorized self-insurers at

http://www.maine.gov/pfr/insurance/producer/wc_self_ins.htm

Maryland

http://www.wcc.state.md.us/wfms/online_cvs.html

For additional assistance in verifying workers' compensation insurance coverage in Maryland, please contact:

Maryland Workers' Compensation Commission
Attn: Employer Insurance Verification
10 East Baltimore Street,
Baltimore, MD 21202-1641

(410) 864-5100
(800) 492-0479 (Outside Metro Baltimore)

Massachusetts

<http://64.73.26.43/Disclaimer.aspx>

Michigan

http://www.dleg.state.mi.us/bwuc/wkrcomp/asp/sr_bwdc.asp

Please call (517) 322-1195 in order to further verify coverage dates.

Group self insurance programs are listed at

http://www.michigan.gov/documents/wca/wca_group_fund_list_217580_7.pdf

Individual Self Insurers are listed at

http://www.michigan.gov/documents/wca/wca_self_ins_list_217583_7.pdf

Minnesota

<http://www.inslookup.doli.state.mn.us/>

Mississippi

<http://www.mwcc.state.ms.us/services/Aservices.asp>

Go to “Services – Proof of Coverage Inquiry”

Missouri

http://labor.mo.gov/DWC/tool/wc_cov_ver.asp

Also includes link to Self-insured status

Montana

<http://erd.dli.mt.gov/workers-comp-regulations-bureau.html>

Then go to “I’m looking for WC coverage verification” in upper right corner

Nebraska

[https://inet.wcc.ne.gov/apps/npoc/\(S\(0gsxaw55armqf545mxcgd4e1\)\)/NPOC0001Afrm.aspx](https://inet.wcc.ne.gov/apps/npoc/(S(0gsxaw55armqf545mxcgd4e1))/NPOC0001Afrm.aspx)

Nevada

<http://dirweb.state.nv.us/WCS/cvs.htm>

If you are still unable to locate coverage information, call WCS Henderson at (702) 486-9080 or Carson City at (775) 684-7270.

Lists of Self-insured employers for WC in Nevada found through

<http://www.doi.state.nv.us/selfinsured.aspx>

New Hampshire

<http://www.labor.state.nh.us/>

Scroll to “Employer's Workers' Compensation Insurance Coverage Verification”

New Jersey

<http://pcov.njcrib.com/PcovA.aspx>

New Mexico

<http://www.workerscomp.state.nm.us/>

Go to left-side bar and scroll to “Look Up Employer's Insurance Coverage”

New York

http://www.wcb.ny.gov/content/ebiz/icempcovsearch/icempcovsearch_overview.jsp

North Carolina

<http://www.ic.nc.gov/iwcncss/>

This service allows searching for business address of employer or insurer, as well as insurer of record for specific dates, and policy information (effective dates)

For listing of self-insured employers licensed under North Carolina law, see

<http://www.ncdoi.com/FED/SE/Documents/SIWC/ActiveIndividualEmployers.pdf>

Ohio

<https://www.ohiobwc.com/provider/services/mcolookup/nlbwc/default.asp>

BWC actively ensures **compliance** with Ohio workers' compensation laws. This service offering allows you to search our records to:

- Determine whether an employer operating in Ohio has workers' compensation coverage;
- Find out specific information about the employer such as name, type of employer, policy status and address;
- Identify the employer's managed care organization (MCO).

If you do not find the information you want, try the search again by clicking on Complete search. If your search is still unsuccessful, call 1-800-OHIOBWC for assistance.

Oklahoma

http://www.owcc.state.ok.us/ncci_coverage.htm

Oregon

http://www.cbs.state.or.us/wcd/operations/coverage/online_coverage.pdf

Pennsylvania

<http://www.portal.state.pa.us/portal/server.pt?open=514&objID=552709&mode=2>

The Bureau of Workers' Compensation (Bureau) obtains the information provided on this Web search from databases maintained by the Pennsylvania Workers' Compensation Rating Bureau (PCRB), which is not affiliated with Pennsylvania state government. Because the Bureau does not create, control, or maintain the information contained in the PCRB's databases, the Bureau is not responsible for any inaccuracies in this information. Click on the employer's name, and the insurance history screen for the employer will appear. If you are unable to find the employer's insurance coverage, please contact the Bureau of Workers' Compensation: Toll free inside PA: 800-482-2383; local & outside PA: 717-772-4447

Rhode Island

http://www.dlt.ri.gov/wc/fraud_coverage.htm

If you are unable to verify the employer's coverage or need assistance please contact Sue Montanaro at (401) 462-8100 option 4 or smontanaro@dlt.ri.gov.

South Carolina

<http://www.wcc.state.sc.us/Insurance/Verify+Coverage/>

South Dakota

<http://dol.sd.gov/workerscomp/coverage.aspx>

Scroll down to Workers' Compensation Online Coverage Verification Service. For information on self-insured employers, please call 605.773.3681.

Tennessee

<http://www.tennessee.gov/labor-wfd/wcomp.html>

Scroll to “Quick Links - Coverage Verification Services”

Texas

<https://txcomp.tdi.state.tx.us/TXCOMPWeb/coverage/Coverage.do?leftNav=true&destination=SearchForCoveredEmployersPublic&clearBackCache=Y>

Utah

<http://www.laborcommission.utah.gov/IndustrialAccidents/POC.html>

Vermont

<http://www.labor.vermont.gov/InfoCenter/WorkersCompensationInsuranceCoverageVerificat/tabid/1473/Default.aspx>

Virginia

<http://www.vwc.state.va.us/portal/vwc-website/OnlineServices>

Go to “Online Services: Insurance Coverage Search” on right side

West Virginia

<http://www.wvinsurance.gov/Default.aspx?tabid=73>

Scroll to “Workers’ Compensation - Coverage Validation System (CVS)”

Wisconsin

<https://www.wcrb.org/WCRB/CoverageLookup/CoverageLookupSearch.aspx>

If you cannot find an employer or suspect an employer of operating without worker’s compensation insurance, please contact the Department of Workforce Development at WCINS@dwd.wisconsin.gov or 608-266-3046.

