

Who Needs Workers' Compensation Insurance?

Any employer with employees.

Full-Time Employees	Yes
Part-Time Employees	Yes
Seasonal & Temporary Employees	Yes
1099 Independent Contractor	Most Likely Yes

Exceptions

- Domestic employees working fewer than 52 hours during the prior 90 days
- Charity workers
- Volunteer workers

1099: The Right to Direct and Control

A 1099 status does not determine if workers' compensation coverage is required. The true determining factor is who holds the right to direct and control.

New Ruling 4-30-18

Dynamex Operations West Inc. v. The Superior Court of Los Angeles County

New ABC Test

- A) The worker is free from the control and direction of the hirer
- B) The worker performs work outside the usual course of the entity
- C) The worker is engaged in an independently established trade, occupation, or business of the same nature as the work performed by the hiring entity.

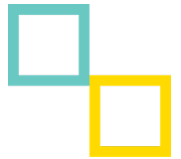
If you're unsure of a worker's status for any reason, it's always better to protect yourself and obtain coverage.

Contact your Property and Casualty Account Executive at **(800) 801-2300** or **WorkersComp@warnerpacific.com**

<p>Put our workers' comp expertise to work for you.</p>	<p>Denna Sneddon Workers' Comp Manager, ext. 5778 Denna.Sneddon@warnerpacific.com</p>	<p>Laurie Stevenson Lead Account Executive, ext. 5720 Laurie.Stevenson@warnerpacific.com</p>	<p>Willem Patterson Account Executive ext. 5776 Willem.Patterson@warnerpacific.com</p>	<p>Lorien Souza Account Executive Assistant, ext. 5779 Lorien.Souza@warnerpacific.com</p>
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Exclusion/Inclusion Requirements for Workers' Compensation Coverage

Entity	SB189 (Effective 07/01/2018) Requirements for Exclusion
Sole prop./individual	Automatically Excluded
Partnerships	General Partners
Corporations	<p>Corporate title and 10% ownership An officers' parent, grandparent, sibling, spouse or child who owns 1% and is covered by a health insurance policy can sign a waiver and be eligible for exclusion.</p> <p>Professional corporation Can now be excluded with a waiver if covered by a healthcare policy. To be an owner/officer of a professional corporation, you have to be a practitioner rendering the professional services for which the professional corporation is organized. For example:</p> <ul style="list-style-type: none"> • Physicians • Dentists • Law offices/attorneys • Accountants • Architects/engineers
LLCs	Managing Members
Nonprofits	No Change
Trust	A person who holds the power to revoke a trust, with respect to shares of a private corporation, general partnership, or limited liability company's interests held in a trust.