



## McDonalds WC Officer Automatic Status of Exclusion/Inclusion by State

State	Sole Proprietors	Partners	Corp	LLC	Payroll Requirements for Owners	NOTES
AK	Sole Proprietors, Partners and LLC Members are excluded from coverage, but may elect to be covered by making written application to the insurer.	Sole Proprietors, Partners and LLC Members are excluded from coverage, but may elect to be covered by making written application to the insurer.	Corporate Officers are included in coverage, but can elect to be exempt.	Sole Proprietors, Partners and LLC Members are excluded from coverage, but may elect to be covered by making written application to the insurer.	Sole-Proprietors, Partners and LLC Members who include themselves on workers compensation coverage must use a payroll amount of \$32,100 for rating purposes (Last updated by the state of Alaska on as of 1/1/2016). Corporate Officers who are included for coverage must utilize a minimum payroll of \$500 per week and a maximum of \$1,900 per week for the purpose of rating workers comp premium. (Accurate as of 4/1/2016, last changed by the state on 1/1/2015)	Alaska has some of the most expensive workers compensation rates in the country. As of 2014, on average employers pay 45 percent more than the national average. This is down 15 percent since 2012.
AL	Sole-Proprietors and Partners are not required to cover themselves on workers compensation, but they can elect to be covered. A Notice of Election (Form WC14/15) form must be filed with the state and insurance company	Sole-Proprietors and Partners are not required to cover themselves on workers compensation, but they can elect to be covered. A Notice of Election (Form WC14/15) form must be filed with the state and insurance company.	Corporate Officers and LLC Members are automatically included in coverage, but they may elect to be excluded using Form WC14/15.	Corporate Officers and LLC Members are automatically included in coverage, but they may elect to be excluded using Form WC14/15.	Sole-Proprietors and Partners who include themselves on workers compensation coverage must use a payroll amount of \$42,300 for rating purposes. (As of 03/01/2016) Officers and LLC Members who are not excluded from coverage must utilize a minimum payroll of \$41,600 and a maximum payroll of \$171,600 for the purpose of rating workers comp premium. (As of 03/01/2016)	
AR	Sole Proprietors, Partners, Corporate Officers and LLC Members are all included in coverage, but may elect to be exempt. Exclusion forms in the state of Arkansas are company specific.	Sole Proprietors, Partners, Corporate Officers and LLC Members are all included in coverage, but may elect to be exempt. Exclusion forms in the state of Arkansas are company specific.	Sole Proprietors, Partners, Corporate Officers and LLC Members are all included in coverage, but may elect to be exempt. Exclusion forms in the state of Arkansas are company specific.	Sole Proprietors, Partners, Corporate Officers and LLC Members are all included in coverage, but may elect to be exempt. Exclusion forms in the state of Arkansas are company specific.	Sole proprietors, Partners and LLC members if included for coverage must do so at a payroll amount of \$38,500 (Accurate as of 4/1/2016, last changed by the state on 07/01/2015). Corporate Officers who are included for coverage must do so at a payroll minimum of \$39,000 and a payroll maximum of \$156,000 (Accurate as of 4/1/2016, last changed by the state on 07/01/2015).	Sole proprietors, partners, and LLC members devoted full-time to the business are covered unless they file and receive a certificate of noncoverage. Rates on Workers' Compensation Coverage in Arkansas are some of the cheapest in the nation. On average they are 42% cheaper than the rest of the country, making it the third cheapest state in the country to purchase work comp.
AZ	Sole-Proprietors and Partners are automatically excluded but they can elect to be covered on the Acord 130 Form.	Sole-Proprietors and Partners are automatically excluded but they can elect to be covered on the Acord 130 Form.	Corporate Officers are automatically included in coverage, but they may elect to be excluded on the Acord 130 Form.	LLC Members with one or more employees are required to carry workers comp coverage. Employees may include members and managing members. May elect to be excluded.	Sole-Proprietors and Partners who include themselves on workers compensation coverage must use a payroll amount of \$31,200 for rating purposes. (As of 01/01/2016) Corporate Officers who are not excluded from coverage must utilize a minimum payroll of \$52,000 and a maximum of \$213,200 for the purpose of rating workers comp premium. (As of 01/01/2016)	The definition of an employee is changing effective 7/1/19.
CA	Sole-Proprietors are not required or automatically included for coverage on a workers comp policy, but they can elect to be included. Owners must be endorsed or excluded on the Acord 130 application.	Partners are automatically included for coverage. A general partner of a partnership or a managing member of an LLC may elect to be excluded from coverage by executing a written waiver to opt out of the Act.	Corporate Officers who are the sole shareholder are excluded from coverage, but they may elect coverage. Officers of other corporations are automatically included for coverage and can be excluded or exempt if they own at least 15% of the outstanding stock.	All LLC Members who work in the business are included for coverage in California. However, non-working LLC Members are excluded from coverage unless the elect to be covered on the Acord and policy.	Sole-Proprietors who include themselves on workers compensation coverage must use a minimum payroll amount of \$45,500 and a maximum of \$117,000 for rating purposes. (As of 01/01/2016) Partners, Officers and LLC Members who are not excluded from coverage must utilize a minimum payroll of \$45,500 and a maximum of \$117,000 for the purpose of rating workers comp premium. (As of 01/01/2016)	Officers and directors of a quasi-public or private corporation that render actual service to the corporation for pay are covered by the Act unless they own at least 15 percent of the issued and outstanding stock of the corporation and execute a written waiver opting out of the Act. Working members of a partnership or limited liability company (LLC) who are receiving wages irrespective of profits from the partnership or LLC are covered. A general partner of a partnership or a managing member of an LLC may elect to be excluded from coverage by executing a written waiver to opt out of the Act. Sole proprietors are exempt from the Act unless they elect to be covered.
CO	Sole Proprietors and Partners are excluded from coverage, but may elect to be included.	Sole Proprietors and Partners are excluded from coverage, but may elect to be included.	Corporate Officers and LLC Members are included for coverage but may elect to be exempt if they own at least 10% of the stock or membership interest.	Corporate Officers and LLC Members are included for coverage but may elect to be exempt if they own at least 10% of the stock or membership interest.	If Sole Proprietors, Partners, Corporate Officers or LLC Members are included for Workers Compensation Coverage they must be included with a payroll rating of \$52,300 per year as of 1/1/2016.	As of 2014 rates in Colorado were 19 % lower than the national average. Still many employers do not take advantage of all the money saving options available to them.

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CT	Sole Proprietors are excluded from coverage, but they may elect to be included.	Partners and Corporate Officers are included in coverage, but they may elect to be excluded.	Partners and Corporate Officers are included in coverage, but they may elect to be excluded.	LLC members who contain only one member are considered excluded but they may elect to be included. Members of a multi-member LLC are included unless they elect to be excluded.	Sole Proprietors and Partners who include themselves for workers compensation coverage must use a salary \$65,300 for Workers Comp reporting purposes as of 1/1/2016. LLC Members and Corporate Officers who include themselves under coverage for workers compensation coverage must use a minimum of \$1,250 per week or a maximum of \$2,500 per week as of 1/1/2016.	Connecticut has the second most expensive rates in the country for Workers' Compensation Insurance. The rates are 55% higher than the national average.
DE	Sole-Proprietors and Partners are excluded from coverage, but they may elect to be included.	Sole-Proprietors and Partners are excluded from coverage, but they may elect to be included.	Corporate Officers are automatically included in coverage, but they may elect to be excluded. Corporations are allowed to exclude up to 8 officers from coverage if they are stockholders.	LLC Members are automatically included in coverage, but they may elect to be excluded. LLC's may exclude up to 4 executive officers.	Sole Proprietors, Partners, Corporate Officers and LLC Members if included in coverage must do so at a payroll of no less than \$800 per week and no more than \$2,550 per week (Accurate as of 4/1/2016, last updated by the state on 12/1/2015).	Overtime pay is not deducted from payroll for the purposes of workers compensation purposes. Rates on Workers' Compensation Insurance in the state of Delaware are high and they have been rising in recent years. Delaware work comp rates are 25 percent higher than the national average, which makes it the 9th most expensive state in the country to find coverage
FL	Sole-Proprietors and Partners (non-construction) are not required to cover themselves on workers compensation and are automatically excluded. They can elect to be covered by filing form DWC-251. A Notice of Election Form WC1415 form must be filed with he	Sole-Proprietors and Partners (non-construction) are not required to cover themselves on workers compensation and are automatically excluded. They can elect to be covered by filing form DWC-251. A Notice of Election Form WC1415 form must be filed with he	Corporate Officers (non-construction) can be exempt from coverage if they own stock and hold office on the Board of Directors.	LLC Members (non-construction) are treated as employees automatically, but they may elect to be exempt from coverage.	Sole-Proprietors and Partners included in coverage are required to utilize a minimum payroll of \$43,800 (effective 01-01-2016). Executive Officers who are included in coverage must use a minimum payroll of \$44,200 and a maximum payroll of \$130,000 for premium rating (Accurate as of 4/1/2016, last updated by the state on 1/1/2015). Officers in the construction industry must use a minimum of \$20,800. LLC Members minimum payroll requirement is determined by how the LLC is established for tax purposes: sole-proprietor, partnership, or corporation. Contractors will all be treated as a corporation.	No more than three officers of a corporation or of any group of affiliated corporations who are engaged in the construction industry may elect to be excluded. Partners and sole proprietors (including LLC members) engaged in the construction industry are covered and may not elect exemption.
GA	Sole-Proprietors and Partners are automatically excluded for coverage, but they may elect to be included. A Notice of Election or Rejection, (Form WC-10), must be filed with the insurance company.	Sole-Proprietors and Partners are automatically excluded for coverage, but they may elect to be included. A Notice of Election or Rejection, (Form WC-10), must be filed with the insurance company.	Corporate Officers and LLC Members are automatically included in coverage, but they may elect to be excluded using Form WC-10. A maximum of 5 Officers or Members can elect to be exempt from coverage.	Corporate Officers and LLC Members are automatically included in coverage, but they may elect to be excluded using Form WC-10. A maximum of 5 Officers or Members can elect to be exempt from coverage.	Sole-Proprietors and Partners included on a workers comp policy must use a minimum payroll amount of \$48,800 for rating purposes. (As of 03/01/2016) Officers and LLC Members who are not excluded from coverage must utilize a minimum payroll of \$49,400 and a maximum payroll of \$197,600 for the purpose of rating premium. (As of 03/01/2016)	
HI	Sole-Proprietors, Partners, Corporate Officers and LLC Members are excluded from coverage, but can elect to be covered.	Sole-Proprietors, Partners, Corporate Officers and LLC Members are excluded from coverage, but can elect to be covered.	Sole-Proprietors, Partners, Corporate Officers and LLC Members are excluded from coverage, but can elect to be covered. Exclusions apply for certain 25% stockholders; all 50% stockholders	Sole-Proprietors, Partners, Corporate Officers and LLC Members are excluded from coverage, but can elect to be covered.	Sole-Proprietors and Partners who include themselves on workers compensation coverage must use a payroll amount of \$40,900 for rating purposes (As of 1/1/2016). Officers and LLC Members who are included in coverage must utilize a minimum payroll of \$800 per week and a maximum of \$3,100 per week (Accurate as of 4/1/2016, last updated by the state on 1/1/2015).	Rates on Workers' Compensation Insurance are exactly the national average in Hawaii.
IA	Sole Proprietors, Partners and LLC Members are excluded from coverage but may elect to be included.	Sole Proprietors, Partners and LLC Members are excluded from coverage but may elect to be included.	Corporate Officers are included in coverage, but may elect to be exempt up to four executive officers of a corporation	Sole Proprietors, Partners and LLC Members are excluded from coverage but may elect to be included.	Sole Proprietors, Partners, Corporate Officers and LLC Members if included for coverage must do so at a weekly rate of no less than \$400 and no more than \$3,100 (As of 1/1/2016).	Up to four executive officers, other than a family farm corporation, can elect to be excluded. Workers Comp Rates for the state of Iowa are almost exactly the national average.
ID	Sole-Proprietors, Partners, Corporate Officers and LLC Members are all excluded from coverage, but can elect to be included in coverage.	Sole-Proprietors, Partners, Corporate Officers and LLC Members are all excluded from coverage, but can elect to be included in coverage.	Corporate Officers who own more than 10% of stock of a corporation are excluded from coverage, but may elect to be included for coverage.	Sole-Proprietors, Partners, Corporate Officers and LLC Members are all excluded from coverage, but can elect to be included in coverage.	Sole-Proprietors and Partners who include themselves on workers compensation coverage must use a payroll amount of \$13,000 for rating purposes (Accurate as of 4/1/2016, last updated by the state on 1/1/97). Officers and LLC Members who are included in coverage must utilize a minimum payroll of \$700 per week and a maximum payroll of \$2,800 per week for rating purposes (Accurate as of 4/1/2016, last updated by the state on 1/1/2016).	In Idaho, rates on Workers' Compensation Insurance are 9 percent higher than the national average. They have risen steadily since 2010 and should continue to climb. Rates on Idaho Work Comp Coverage currently make it the 14th most expensive state to purchase coverage.

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IL	Sole-Proprietors, Partners, and LLC Members are excluded from coverage and are not required to cover themselves for workers compensation. They may elect to be included for coverage on a policy.	Sole-Proprietors, Partners, and LLC Members are excluded from coverage and are not required to cover themselves for workers compensation. They may elect to be included for coverage on a policy.	Corporate Officers are automatically included in coverage, but they may elect to be exempt on the policy.	Sole-Proprietors, Partners, and LLC Members are excluded from coverage and are not required to cover themselves for workers compensation. They may elect to be included for coverage on a policy.	Sole-Proprietors, Partners and LLC Members who include themselves on workers compensation coverage must use a minimum payroll amount of \$52,300 for rating purposes. (As of 01/01/2016) Officers who are not excluded from coverage must utilize a minimum payroll of \$52,000 and a maximum payroll of \$208,000 for the purpose of rating workers comp premium. (As of 01/01/2016)	Owners of high risk companies, such as contractors and truckers, are automatically included on all workers compensation policies regardless of entity type, but may elect to opt out of coverage.
IN	Sole Proprietors, Partners and LLC Members are all excluded from coverage, but have the option to be included.	Sole Proprietors, Partners and LLC Members are all excluded from coverage, but have the option to be included.	Corporate Officers are included in coverage, but may elect to be included.	Sole Proprietors, Partners and LLC Members are all excluded from coverage, but have the option to be included.	Sole Proprietors, Partners, Corporate Officers and LLC Members who are included for workers comp coverage must do so at a payroll between \$700.00 and \$3,300.00 per week (As of 1/1/2016) .	Indiana is the second cheapest state in the country for buying Workers Compensation Insurance.
KS	Sole-Proprietors, Partners and LLC Members are excluded from coverage, but may elect to be covered.	Sole-Proprietors, Partners and LLC Members are excluded from coverage, but may elect to be covered.	Corporate Officers are automatically included in coverage, but they may elect to be excluded. Corporate officers with less than a 10% ownership position in their company are treated as regular employees, and must be included for coverage. Corporate officers with a 10% or greater ownership position in the company can elect to exclude themselves from coverage. Family members who are not true owners of the company or who do not meet the 10% ownership test for corporations must be included in the coverage. They cannot elect to be excluded.	Sole-Proprietors, Partners and LLC Members are excluded from coverage, but may elect to be covered.	Sole-Proprietors, Partners and LLC members who include themselves on workers compensation coverage must use a payroll amount of \$42,300 for rating purposes. (As of 01/01/2016) Corporate Officers who are included in coverage must utilize a minimum payroll of \$800 per week and a maximum payroll of \$3,300 for the purpose of rating workers comp premium. (As of 01/01/2016)	Rates on Workers' Compensation Insurance in Kansas are 17 percent cheaper than the national average. Even though employers in Kansas enjoy such great rates, many businesses are not taking advantage of all the cost savings options they could be.
KY	Sole Proprietors and Partners are excluded from coverage, but can elect to be included.	Sole Proprietors and Partners are excluded from coverage, but can elect to be included.	Corporate Officers are automatically included in coverage, but they may elect to be excluded.	LLC Members are excluded from coverage, but qualified members may elect to be included. To be a qualified member one must participate in the decision making process and the profit and losses of the company.	Sole Proprietors, Partners and LLC members who elect to be included for coverage must do so at a payroll of \$40,200 (Accurate as of 4/1/2016, last updated by the state on 10/1/2015). Corporate Officers who are included in coverage must utilize a minimum payroll of \$750 per week and a maximum payroll of \$3,100 per week (Accurate as of 4/1/2016, last updated by the state on 10/1/2014).	
LA	Sole Proprietors, Partners, Corporate Officers, and LLC Members are all included in coverage, but have the opportunity to elect to be excluded.	Sole Proprietors, Partners, Corporate Officers, and LLC Members are all included in coverage, but have the opportunity to elect to be excluded.	Sole Proprietors, Partners, Corporate Officers, and LLC Members are all included in coverage, but officers if they are the president, vice president, secretary, or treasurer of a corporation who owns not less than ten percent of the stock may opt out.	Sole Proprietors, Partners, Corporate Officers, and LLC Members are all included in coverage, but have the opportunity to elect to be excluded. LLC Members can elect to be exempt if the member owns 10% or more interest in the company.	Sole Proprietors and Partners who are included for coverage must do so at a payroll of \$45,000 (As of 5/1/2016). Corporate Officers and LLC Members who are included for coverage must use a payroll of no less than \$850 and no more than \$2,600 per week (As of 5/1/2016).	Uncompensated officers and members of boards of directors of select non-profit organizations are exempt from coverage. Employees covered by the Federal Employer's Liability Act, the Longshoremen's and Harbor Workers' Compensation Act and the Jones Act are exempt from coverage.
MA	Sole-Proprietors and Partners are excluded from coverage, but they can elect to be covered on the policy Acord form.	Sole-Proprietors and Partners are excluded from coverage, but they can elect to be covered on the policy Acord form.	Corporate Officers are automatically included in coverage, but they may elect to be excluded using Massachusetts Affidavit of Exemption for Certain Officers (Form 153).	LLC Members are not required to carry coverage on themselves in Massachusetts. They may choose to cover themselves on a policy by including members on the Acord 130 Application.	Sole-Proprietors, LLC Members and Partners who include themselves on workers compensation coverage must use a minimum payroll amount of \$45,700 for rating purposes. (As of 4/1/2016) Corporate officers who are not excluded from coverage must utilize a minimum payroll of \$10,400 and a maximum of \$52,000 for the purpose of rating workers comp premium. (Accurate as of 4/1/2016)	Corporate officers who own 25% or more can opt out.

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MD	A Sole Proprietor or Partner is excluded from coverage, but can elect to be included.	A Sole Proprietor or Partner is excluded from coverage, but can elect to be included.	Corporate officers who provide a service for monetary compensation are statutorily covered. Those covered, but owning more than 20% outstanding capital stock and performs for the corporation a professional service, as defined in § 5-101(g) of the Corporations and Associations Article of the corporation may elect to be exempt.	LLC Members who provide a service for monetary compensation are statutorily covered. Those covered, but owning more than 20% or more interest in the LLC may elect to be exempt.	If Sole Proprietors and Partners elect to be covered they must do so at a rate of \$52,300 (As of 1/1/2016). Corporate Officers or LLC members who are covered must do so at a minimum rate of \$1,000.00 per week and a maximum rate of \$4,000.00 (Accurate as of 4/1/2016, last updated by the state on 1/1/2014).	No more than five officers of a corporation described in subsection (b)(2) of this section may elect to be exempt under subsection (b)(2) of this section.
MD DC	Sole Proprietors and Partners are excluded from coverage, but may elect to be included	Sole Proprietors and Partners are excluded from coverage, but may elect to be included	Corporate Officers and LLC Members are automatically included in coverage, but may elect to be exempt.	Corporate Officers and LLC Members are automatically included in coverage, but may elect to be exempt.	Sole-Proprietors and Partners who include themselves on workers compensation coverage must use a payroll amount of \$76,100 for rating purposes (Accurate as of 4/1/2016, last changed by the District on 11/1/2015). Corporate Officers and LLC Members who are included in coverage must do so at a minimum weekly payroll of \$1,450 and a maximum weekly payroll of \$5,900 for the purpose of rating workers comp premium (Accurate as of 4/1/2016, last changed by the District on 11/1/2015).	
ME	Sole-Proprietors, Partners and LLC Members are excluded from coverage, but can elect to be included for coverage.	Sole-Proprietors, Partners and LLC Members are excluded from coverage, but can elect to be included for coverage.	Corporate Officers are automatically included in coverage, but they may elect to be excluded. To be excluded from coverage the officer must own at least 20 percent of the outstanding stock of a corporation.	Sole-Proprietors, Partners and LLC Members are excluded from coverage, but can elect to be included for coverage.	Sole-Proprietors and Partners who include themselves on workers compensation coverage must use a payroll amount of \$38,600 for rating purposes. (Accurate as of 4/1/2016 last changed by the state on 4/1/2015). Corporate Officers and LLC Members who are included in coverage must utilize a minimum payroll of \$750 per week and a maximum payroll of \$3,000 per week for the purpose of rating workers comp premiums (Accurate as of 4/1/2016 last changed by the state on 4/1/2015).	Rates on Workers' Compensation Insurance in Maine are more than the national average. Businesses pay 16 percent more for their Workers Comp Coverage in the state of Maine.
MI	Sole-Proprietors are not required to cover themselves on workers compensation insurance. There is not a Michigan exclusion form for sole-proprietors.	Partner are generally included on a workers comp policy. They may elect to be excluded in the same manner as Corporate Officers.	Officers of a Corporation and LLC Members are generally included under work comp coverage but may elect to be excluded under certain circumstances. An Election or Rejection of Coverage Form (WC-338) must be filed with the state and insurance company.	Officers of a Corporation and LLC Members are generally included under work comp coverage but may elect to be excluded under certain circumstances. An Election or Rejection of Coverage Form (WC-338) must be filed with the state and insurance company.	Sole-Proprietors and Partners who include themselves on workers compensation coverage must use a payroll amount of \$18,700 for rating purposes. (As of 01/01/2016). Officers and LLC Members who are not excluded from coverage must utilize a minimum payroll of \$23,600 and a maximum payroll of \$93,600 for the purpose of rating workers comp premium. (As of 01/01/2016).	Employers with 1 or more employees that work 35+ hours a week for 13 weeks a year or longer are required to purchase workers compensation insurance. Companies with 3 or more part-time employees are also required to purchase coverage.
MN	Sole Proprietors are excluded from coverage, but may elect to be included.	Partners are excluded from coverage, but may elect to be included.	Corporate officers are included in coverage. Officers who are not employees may opt in.	LLC Members are automatically included in coverage, but they may elect to be excluded. LLC members have some exclusions for managers and members of their family.	For Sole Proprietors, Partners, Corporate Officers and LLC Members wishing to be included for coverage, they must be included at an annual salary of no less than \$51,428 and no more than \$205,712 (As of 4/1/2016).	Executive officers of closely held corporations having less than 22,880 hours of payroll in the preceding calendar year, if that executive officer owns at least 25 percent of the stock of the corporation, are not employees but may opt in
MO	Sole-Proprietors and Partners are automatically excluded for workers compensation, but they can elect to be covered.	Sole-Proprietors and Partners are automatically excluded for workers compensation, but they can elect to be covered.	Corporate Officers are included for coverage. Missouri considers officers to be company employees and, therefore, they may not elect to be exempt under MO workers compensation laws.	LLC Members are automatically included on a workers compensation policy. However, they may elect to be excluded by excluding themselves on the Acord 130 application for workers compensation and completing a Missouri LLC Member Rejection of Coverage Form	Sole-Proprietors and Partners who include themselves on workers compensation coverage must use a minimum payroll amount of \$40,600 for rating purposes. (As of 01/01/2017) LLC Members and Corporate Officers must utilize a minimum payroll of \$40,600 for the purpose of rating workers comp premium. (As of 01/01/2017)	
MS	Sole Proprietors, Partners and LLC Members are excluded from coverage, but can elect to be included for coverage.	Sole Proprietors, Partners and LLC Members are excluded from coverage, but can elect to be included for coverage.	Corporate Officers are included for coverage, but may elect to be exempt.	Sole Proprietors, Partners and LLC Members are excluded from coverage, but can elect to be included for coverage.	Sole Proprietors and Partners who are included for coverage must do so at a salary of \$36,100 (As of 3/1/2016). Corporate Officers and LLC Members who are included for coverage must do so at a salary of no less than \$700 per week and no more than \$2,300 (Accurate as of 4/1/2016, last updated by the state on 3/1/2015).	Workers Comp Rates in Mississippi are much cheaper than the national average, but they have risen in recent years. As of 2014 they rates are 15 percent lower, but that rate is up 6 percent since 2010.

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MT	Sole-Proprietors, Partners and LLC Members are excluded from coverage, but they can elect to be covered.	Sole-Proprietors, Partners and LLC Members are excluded from coverage, but they can elect to be covered.	Corporate Officers are automatically included in coverage, but they may elect to be excluded.	Sole-Proprietors, Partners and LLC Members are excluded from coverage, but they can elect to be covered.	Sole-Proprietors and Partners who include themselves on workers compensation coverage must use a payroll amount minimum of \$18,800 and a maximum of \$57,200 (Accurate as of 4/1/2016, last updated by the state on 7/1/2015). Corporate Officers and LLC Members who are included for coverage must utilize a minimum payroll of \$200 per week and a maximum payroll of \$1,100 per week (Accurate as of 4/1/2016, last updated by the state on 7/1/2015).	In Montana, rates for workers compensation coverage are more expensive than the national average. Nineteen percent higher as of 2014.
NC	Sole-Proprietors, Partners, and LLC Members are automatically excluded from coverage, but they can elect to be included on the insurance policy.	Sole-Proprietors, Partners, and LLC Members are automatically excluded from coverage, but they can elect to be included on the insurance policy.	Corporate Officers are included on every policy unless they specifically exclude themselves on the Acord 130 workers compensation application. Owners need to be very diligent with inclusion/exclusion on the Acord application and policy. Carriers will not allow changes during an workers comp audit.	Sole-Proprietors, Partners, and LLC Members are automatically excluded from coverage, but they can elect to be included on the insurance policy.	Sole-Proprietors and Partners who include themselves on workers compensation coverage must use a minimum payroll amount of \$43,500 and a maximum payroll amount of \$88,400 for rating purposes. (As of 04/01/2016) Corporate Officers who are not excluded from comp coverage must utilize a minimum payroll of \$44,200 for the purpose of rating workers comp premium. (As of 04/01/2016)	North Carolina is a <i>Competitive Rating state</i> , which means insurance carriers are permitted to offer scheduled premium discounts and policy credits on a workers' compensation quote.
ND	Sole-Proprietors and Partners are automatically excluded from workers' compensation coverage, but they can elect to be covered on a policy. This includes spouses and children under 22 years of age. Requires ND coverage contract for inclusion.	Sole-Proprietors and Partners are automatically excluded from workers' compensation coverage, but they can elect to be covered on a policy. This includes spouses and children under 22 years of age. Requires ND coverage contract for inclusion.	Corporate Officers and LLC Members are also automatically excluded from work comp coverage, but they may elect to be included. Requires ND coverage contract for inclusion.	Corporate Officers and LLC Members are also automatically excluded from work comp coverage, but they may elect to be included. Requires ND coverage contract for inclusion.	Sole-Proprietors and Partners who include themselves on workers compensation coverage must use a payroll amount of \$35,600 for rating purposes. (As of 07/01/2015)  Officers and LLC Members who are not excluded from coverage must utilize a minimum payroll of \$35,600 for the purpose of rating workers comp premium. (As of 07/01/2015)	North Dakota has a unique provision for developing workers compensation rates and manual premium for coverage. Workers' compensation premiums are assessed only on the first \$35,600 of wages per employee. There is no additional premium for wages or salaries over \$35,600 (as of Jan 1, 2016).
NE	Sole Proprietors, Partners and LLC Members are excluded from coverage, but may elect to be included. To be included for coverage sole proprietors and partners must file a written election with the insurer for whom workers' compensation is obtained in order to be included in coverage.	Sole Proprietors, Partners and LLC Members are excluded from coverage, but may elect to be included. To be included for coverage sole proprietors and partners must file a written election with the insurer for whom workers' compensation is obtained in order to be included in coverage.	Corporate Officers are included for coverage, but may elect to be exempt if certain requirements are met. Corporate Officers who own more than 25 percent of the common stock are not considered employees and do not have to be included for coverage. Corporate Officers of a non-profit who are compensated \$1,000.00 or less are not considered employees and may be excluded from coverage.	Sole Proprietors, Partners and LLC Members are excluded from coverage, but may elect to be included.	Sole Proprietors and Partners who are included for coverage must do so at a payroll rate of \$39,600 (As of 2/1/2016). Corporate Officers and LLC Members who are included for coverage must do so at a rate of no less than \$750 per week and no more than \$3,000 per week (Accurate as of 4/1/2016, last updated by the state on 2/1/2015).	Workers' Compensation Rates in Nebraska are slightly less than the national average, but they have risen some in the last five years. As of 2014 rates were 4 % lower than the national average, but had risen 5% since 2010.
NH	Sole-Proprietors and Partners are excluded from coverage, but they can elect to be included.	Sole-Proprietors and Partners are excluded from coverage, but they can elect to be included.	Corporate Officers and LLC Members are automatically included in coverage, but they may elect to be exempt. A Corporation or LLC may elect to exclude up to 3 executive officers. However, this exclusion does not apply to such person if they actively engage in on-site work at a construction site.	Corporate Officers and LLC Members are automatically included in coverage, but they may elect to be exempt. A Corporation or LLC may elect to exclude up to 3 executive officers. However, this exclusion does not apply to such person if they actively engage in on-site work at a construction site.	Sole-Proprietors and Partners who include themselves on workers compensation coverage must use a payroll amount of \$25,500 for rating purposes. (As of 01/01/2016) Officers and LLC Members who are included in coverage must utilize a minimum payroll of \$250 per week and a maximum payroll of \$2,000 per week for the purpose of rating workers comp premium. (As of 1/1/2016)	The only business exempt from the work comp requirement to purchase workers' compensation coverage are sole proprietorships (self-employed persons) and corporations which have only three corporate officers and no employees other than these three officers. In New Hampshire, as of 2014, rates on Workers' Compensation Insurance are 18 percent cheaper than the national average. These rates have risen 10 percent since 2010.
NJ	Sole-Proprietors, Partners and LLC Members are automatically excluded on a policy, but they can elect to be covered. A Notice of Election (Form 134 NJ) must be filed with the state and insurance company.	Sole-Proprietors, Partners and LLC Members are automatically excluded on a policy, but they can elect to be covered. A Notice of Election (Form 134 NJ) must be filed with the state and insurance company.	All Corporate Officers are automatically included in coverage and are not permitted to exclude themselves from a policy.	Sole-Proprietors, Partners and LLC Members are automatically excluded on a policy, but they can elect to be covered. A Notice of Election (Form 134 NJ) must be filed with the state and insurance company.	Sole-Proprietors, Partners and LLC Members included on a workers compensation policy must use a minimum payroll amount of \$31,980 for rating purposes. (As of 01/01/2016) Corporate Officers must utilize a minimum payroll of \$31,98.0 and a maximum of \$127,400 for the purpose of rating workers comp premium. (As of 01/01/2016)	New Jersey law is broader than the IRS with regard to the definition of an employer-employee relationship. Employers can be held liable for coverage for non-typical employment situations.

State	Sole Proprietors	Partners	Corp	LLC	Payroll Requirements for Owners	NOTES
NM	Sole-Proprietors are included in coverage, but can elect to be exempt.	Partners are excluded from coverage, but can elect to be covered. If the partnership is organized as a limited partnership, the partners would be counted as employees for purposes of determining if mandatory coverage is required.	Corporate Officers and LLC Members are automatically included in coverage, but they may elect to be excluded. Employees of a corporation and executives of an LLC who are also officers or executives of the corporation may choose to exempt themselves from coverage. This exemption is limited to the chairman of the board, president, vice president, secretary, treasurer or other executive officer; and only if that employee owns 10 percent or more of the stock of the corporation.	Corporate Officers and LLC Members are automatically included in coverage, but they may elect to be excluded. Employees of a corporation and executives of an LLC who are also officers or executives of the corporation may choose to exempt themselves from coverage. This exemption is limited to the chairman of the board, president, vice president, secretary, treasurer or other executive officer; and only if that employee owns 10 percent or more of the stock of the corporation.	Sole-Proprietors and Partners who include themselves on workers compensation coverage must use a payroll amount of \$40,800 for rating purposes. (As of 01/01/2016)  Officers and LLC Members who are not excluded from coverage must utilize a minimum payroll of \$41,600 and a maximum payroll of \$161,200 for the purpose of rating workers comp premium. (As of 01/01/2016)	Rates on Workers' Compensation Insurance in New Mexico are slightly higher than the national average, but they are on the rise. In New Mexico, Rates have risen 8 percent since 2012. "executive employee" means the chairman of the board, president, vice president, secretary, treasurer or other executive officer, if he owns ten percent or more of the outstanding stock, of the professional or business corporation or a ten percent ownership interest in the limited liability company; and "sole proprietor" means a single individual who owns all the assets of a business, is solely liable for its debts and employs in the business no person other than himself.
NV	Sole Proprietors and Partners are excluded from coverage, but may elect to include themselves for coverage.  A Sole Proprietor having no employees may elect to include him or herself for coverage. If there are any employees who work for the Sole Proprietor than he/she must provide coverage for them.	Sole Proprietors and Partners are excluded from coverage, but may elect to include themselves for coverage.	Corporate Officers and LLC Members are included in coverage, but may elect to be exempt.	Corporate Officers and LLC Members are included in coverage, but may elect to be exempt.	Sole-Proprietors and Partners who include themselves on workers compensation coverage must use a payroll amount of \$15,600 per year for rating purposes. There are some exceptions to this policy and it is best to consult with the Nevada Department of Business and Industry. (Accurate as of 4/1/2016).  Officers and LLC Members who are not excluded from coverage must utilize a minimum payroll of \$6000 per year and a maximum payroll of \$36,000 per year for the purpose of rating workers comp premium (Accurate as of 4/1/2016).	Rates on Workers' Compensation Coverage in Nevada are some of the cheapest in the country. As of 2014 they are 32 percent lower than the national average.
NY	Sole-proprietors with no employees are not required to carry coverage. They are required to provide coverage if 1 or more employee, but they are automatically excluded for coverage unless the elect coverage. If a policy is purchased when by a sole-proprietor with no employees, they will be automatically included unless the exclude themselves with the proper form.	Partners and LLC Members with no employees are not required by law to purchase coverage. Partners are automatically excluded from coverage once they have employees; however, they may elect to include themselves under coverage. Partners who have not employees but choose to cover themselves are automatically included unless the elect to exclude	Corporate Officers with one additional owner or less and no employees are excluded from mandatory coverage, but may elect coverage. If more than two Officers, all must be included in coverage. Officers of companies with employees are automatically included for coverage, but may elect to exclude themselves if eligible.	Partners and LLC Members with no employees are not required by law to purchase coverage. Partners are automatically excluded from coverage once they have employees; however, they may elect to include themselves under coverage. Partners who have not employees but choose to cover themselves are automatically included unless the elect to exclude.	Sole-Proprietors included on workers compensation coverage must use a minimum payroll amount of \$32,500 and a maximum payroll amount of \$104,000 for rating purposes. (Accurate as of 4/1/2016 last updated by the state on 10/01/2016) Partners and LLC must be included at a minimum of \$32,900 and a maximum of \$104,000 (Accurate as of 4/1/2016, last changed by the state on 10/1/2015).  Corporate officers who are not excluded from coverage must utilize a minimum payroll of \$32,500 for the purpose of rating workers comp premium. Corporate Officers in the state of New York have several exclusions depending upon industry and how the business is structured. It is best to check with an agent or the New York Compensation Insurance Rating Board (As of 10/01/2015).	New York state is currently in the top five most expensive states with regard to the average cost of workers compensation insurance.
OH	Sole-Proprietors and Partners are not required to cover themselves on workers compensation, but they can elect to be covered. A Notice of Election form may need be filed with The Ohio Bureau of Workers Compensation.	Sole-Proprietors and Partners are not required to cover themselves on workers compensation, but they can elect to be covered. A Notice of Election form may need be filed with The Ohio Bureau of Workers Compensation.	Corporate Officers are automatically included in Ohio coverage, but they may elect to be excluded using the proper exclusion form.	LLC Members will be treated as either a corporate officer or sole-proprietor depending on how they form their entity and how they are treated for income tax purposes.	Ohio does require minimum and maximum payroll requirements for business owners for the purposes of charging workers compensation premium. This calculation is based on the state average weekly wage. Contractors doing business in Ohio may be subject to industry payroll limits for certain industry groups and may need maintain records to verify weekly wages paid to employees.	The state of Ohio does not allow free-market competition and they are not part of NCCI. Rates vary significantly in non-monopolistic states and employers with limited losses or claims are rewarded with lower workers comp rates because of a) lower experience modifiers and b) scheduled credits.
OK	Sole-Proprietors and Partners are excluded for workers compensation by default, but they can elect to be covered on a policy.	Sole-Proprietors and Partners are excluded for workers compensation by default, but they can elect to be covered on a policy.	Corporate Officers and LLC Members are also automatically excluded for work comp coverage, but they may elect to be included. <b>Owners of either a corporation or LLC must own at least 10% for the exclusion to apply.</b>	Corporate Officers and LLC Members are also automatically excluded for work comp coverage, but they may elect to be included. <b>Owners of either a corporation or LLC must own at least 10% for the exclusion to apply.</b>	Sole-Proprietors, Partners and LLC Members who include themselves on workers comp coverage must use a minimum payroll amount of \$43,800 for rating purposes. (As of 01/01/2016) Officers who are not excluded from coverage must utilize a minimum payroll of \$44,200 and a maximum payroll amount of \$176,800 for the purpose of rating work comp insurance premium. (As of 01/01/2016)	Partners of an LLC who own at least ten percent (10%) of the capital of the LLC and any stockholder-employees of a corporation who own at least ten percent (10%) or more stock in the corporation are not "employees" under the AWCA. However, such individuals may elect to be covered by a policy of insurance covering benefits under the AWCA.

State	Sole Proprietors	Partners	Corp	LLC	Payroll Requirements for Owners	NOTES
OR	Sole Proprietors and Partners are excluded from coverage but may elect to be included. In the Construction Industry exempt partners are limited to 2 unless all partners are related family members ( parent, daughter, son, daughter-in-law, son-in-law, grandchild, spouse, sibling).	Sole Proprietors and Partners are excluded from coverage but may elect to be included. In the Construction Industry exempt partners are limited to 2 unless all partners are related family members ( parent, daughter, son, daughter-in-law, son-in-law, grandchild, spouse, sibling).	Corporate Officers are included, but may elect to exclude themselves from coverage. Corporate officers do not have to be included if the serve on the board of directors and own at least 10 percent of the company stock	Most LLC Members are excluded from coverage, but have the option to be included.	Sole Proprietors, Partners and LLC members if included for coverage must use a payroll of \$47,900.00 (As of 1/1/2016).  Corporate Officers included in coverage must do so at a payroll of no less than \$46,800.00 and no more than \$192,400.00 (As of 1/1/2016).	Rates on Workers' Compensation Insurance in the state of Oregon are very good. On average they are 26 percent lower than the national average. These rates have decreased by 10 percent since 2012.
PA	Sole-Proprietors and Partners are automatically excluded from coverage on a policy. They may elect to be included on a policy.	Sole-Proprietors and Partners are automatically excluded from coverage on a policy. They may elect to be included on a policy.	Corporate Officers are automatically included on coverage, but they may elect to be exempt or excluded.	Limited Liability Company Members are excluded for coverage on a workers compensation policy. Any employees must be covered in the same manner as any other entity type.	Sole-Proprietors and Partners who include themselves on workers compensation coverage must use a payroll amount of \$44,200 for rating purposes. (As of 04/01/2016) Officers who are not excluded from coverage must also utilize a minimum payroll of \$44,200 and a maximum of \$124,800 for the purpose of rating workers comp premium. (As of 04/01/2016). LLC Members have not been addressed by the State of PA.	
RI	Sole-Proprietors and Partners are excluded from coverage, but may elect to be covered.	Sole-Proprietors and Partners are excluded from coverage, but may elect to be covered.	Corporate Officers and LLC Members are automatically included in coverage, but they have the option top be excluded.	Corporate Officers and LLC Members are automatically included in coverage, but they have the option top be excluded.	Sole-Proprietors and Partners who include themselves on workers compensation coverage must use a payroll amount of \$26,700 for rating purposes (Accurate as of 4/1/2016, last changed by the state on 8/1/2014). Officers and LLC Members who are not excluded from coverage must utilize a minimum payroll of \$46,800 and a maximum payroll of \$182,000 for the purpose of rating workers comp premium (Accurate as of 4/1/2016, last changed by the state on 8/1/2014).	Rates on Workers' Compensation Insurance in the Rhode Island are 7 percent higher than the national average
SC	Sole Proprietors, Partners and LLC Members are excluded from coverage, but are able to elect to be included.	Sole Proprietors, Partners and LLC Members are excluded from coverage, but are able to elect to be included.	Corporate Officers are included but may elect to be exempt using the South Carolina Corporate Officer Rejection Form.	Sole Proprietors, Partners and LLC Members are excluded from coverage, but are able to elect to be included.	Sole Proprietors, Partners and LLC Members wishing to be included must enter payroll of \$39,800.00 per year for premium calculation purposes (Accurate as of 4/1/2016, last updated by the state on 9/1/2015). Corporate Officers who elect to be included in coverage must be listed at a minimum of \$20,800.00 and a maximum of \$161,200.00 per year for premium calculation purposes. (Accurate as of 4/1/2016, last updated by the state on 9/1/2015).	LLC Members are not specifically referenced in the the statute.
SD	Sole-Proprietors and Partners are excluded from coverage, but they can elect to be covered.	Sole-Proprietors and Partners are excluded from coverage, but they can elect to be covered.	Corporate Officers and LLC Members are automatically included in coverage, but they may elect to be exempt.	Corporate Officers and LLC Members are automatically included in coverage, but they may elect to be exempt.	Sole-Proprietors and Partners who include themselves on workers compensation coverage must use a payroll amount of \$36,700 for rating purposes. (Accurate as of 4/1/2016 last updated by the state on 07/01/2015) Officers and LLC Members who are not excluded from coverage must utilize a minimum payroll of \$36,400 and a maximum payroll of \$145,600 for the purpose of rating workers comp premium. (Accurate as of 4/1/2016, last updated by the state on 07/01/2014)	Rates for workers' compensation rates in the state of South Dakota are almost exactly the national average. They have remained stable for the past five years. This is good for employers purchasing workers' compensation coverage, but many business owners do not take full advantage of all the discounts, rebates and programs available to help their business save on workers comp coverage.
TN	Sole-Proprietors and Partners are automatically excluded on a workers compensation policy, but they can elect to be included. A Notice of Election (Form I-4) form must be filed with the state and insurance company.	Sole-Proprietors and Partners are automatically excluded on a workers compensation policy, but they can elect to be included. A Notice of Election (Form I-4) form must be filed with the state and insurance company.	Corporate Officers are automatically included in work comp coverage, but they may elect to be excluded using (Form I-6).	LLC Members are treated the same for workers compensation insurance as Partners.	Sole-Proprietors and Partners who include themselves on workers compensation coverage must use a minimum payroll amount of \$20,800 for rating purposes. (As of 03/01/2016) Officers and LLC Members who are not excluded from coverage must utilize a minimum payroll of \$23,400 and a maximum payroll of \$65,520 for the purpose of rating workers comp premium. (As of 03/01/2016)	
TX	Sole-Proprietors and Partners are automatically included on workers compensation, but they can elect to be excluded.	Sole-Proprietors and Partners are automatically included on workers compensation, but they can elect to be excluded.	Corporate Officers and LLC Members are automatically included in coverage, but they may elect to be excluded by completing a Rejection of Coverage Form.	Corporate Officers and LLC Members are automatically included in coverage, but they may elect to be excluded by completing a Rejection of Coverage Form.	Sole-Proprietors and Partners who include themselves on a workers compensation policy must use a payroll amount of \$58,200 for rating purposes. Each year the amount owner amount changes based on state averages. (Accurate as of 4/1/2016) Corporate officers and LLC Members who are not excluded from coverage must utilize a minimum payroll of \$7,800 and a maximum payroll of \$62,400 for the purpose of rating workers comp premium. (Accurate as of 4/1/2016)	An officer or sole proprietor with an equity ownership of $\geq 25\%$ is not an employee

State	Sole Proprietors	Partners	Corp	LLC	Payroll Requirements for Owners	NOTES
UT	Sole Proprietors, Partners and LLC Members are excluded from coverage, but may elect to be included for coverage. Sole Proprietors or partnerships who have no employees other than the sole proprietor or partner are not required to purchase Workers Comp. If these businesses are contracting work through a general contractor they or the general contractor will be required to provide a workers' compensation insurance certificate.	Sole Proprietors and Partners and LLC Members are excluded from coverage, but may elect to be included for coverage. Sole Proprietors or partnerships who have no employees other than the sole proprietor or partner are not required to purchase Workers Comp. If these businesses are contracting work through a general contractor they or the general contractor will be required to provide a workers' compensation insurance certificate.	Corporate Officers are included for coverage, but may elect to be excluded if certain conditions are met. (As of 2013, corporations with no employees except directors and officers are allowed to exclude themselves from coverage, but there is a limit of 5 officers and directors that may be excluded.) Directors or officers of a corporation are considered employees and must exclude themselves from coverage through an insurance company.	Sole Proprietors, Partners and LLC Members are excluded from coverage, but may elect to be included for coverage. Sole Proprietors or partnerships who have no employees other than the sole proprietor or partner are not required to purchase Workers Comp. If these businesses are contracting work through a general contractor they or the general contractor will be required to provide a workers' compensation insurance certificate.	Sole-Proprietors and Partners who include themselves on workers compensation coverage must use a payroll amount of \$42,200 for rating purposes (Accurate as of 4/1/2016, last updated by the state on 12/1/2015).  Corporate Officers and LLC Members who are not included for coverage must utilize a minimum payroll of \$41,600 and a maximum payroll of \$166,400 for the purpose of rating workers comp premium. (Accurate as of 4/1/2016, last updated by the state on 12/1/2014)	Workers' Compensation Insurance Rates in Utah are very good compared to the national average. As of 2014 rates were 29 percent lower than the rest of the country. Even though rates are good, many businesses miss out on several cost saving programs for their workers comp coverage.
VA	Sole-Proprietors and Partners are automatically excluded for coverage, but they can elect to be covered.	Sole-Proprietors and Partners are automatically excluded for coverage, but they can elect to be covered.	Corporate Officers are automatically included in coverage, but they may elect to be partially excluded by rejecting accident coverage. A Notice of Rejection form must be filed with the carrier and the Insurance Commission. Unpaid Officers are not considered employees.	LLC Members are considered owners and are not automatically covered on a workers comp policy. They are able to elect coverage on the Acord 130 form. Manager of LLC are treated the same as Officers.	Sole-Proprietors and Partners who include themselves on workers compensation coverage must use a minimum payroll amount of \$50,700 for rating purposes. (As of 4/1/2016) Officers and LLC Members who are not excluded from coverage must utilize a minimum payroll of \$26,000 and a maximum payroll of \$104,000 for the purpose of rating workers comp premium. (As of 4/1/2016)	
VT	Sole-Proprietors and Partners are excluded from coverage, but may elect to be exempt.	Sole-Proprietors and Partners are excluded from coverage, but may elect to be exempt.	Corporate Officers and LLC Members are automatically included in coverage, but they may elect to be excluded.	Corporate Officers and LLC Members are automatically included in coverage, but they may elect to be excluded.	Sole-Proprietors and Partners who include themselves on workers compensation coverage must use a payroll amount of \$41,500 for rating purposes (Accurate as of 4/1/2016, last updated by the state on 4/1/2015). Officers and LLC Members who are not excluded from coverage must utilize a minimum payroll of \$800 per week and a maximum payroll of 3,200 per week for the purpose of rating workers comp premium. (Accurate as of 4/1/2016, last changed by the state on 4/1/2015)	Rates on Workers' Comp are much more expensive than the national average and they are on the rise. As of 2014 rates in Vermont are 25 percent higher than the rest of the country.
WA	Sole-Proprietors and Partners are automatically excluded from workers' compensation insurance by statute, but they can elect to be covered on a policy	Sole-Proprietors and Partners are automatically excluded from workers' compensation insurance by statute, but they can elect to be covered on a policy	Corporate Officers and LLC Members are automatically excluded in coverage, but they may elect to be included for coverage on the application for insurance.	Corporate Officers and LLC Members are automatically excluded in coverage, but they may elect to be included for coverage on the application for insurance.	Business owners, partners, members and officers are generally excluded from workers comp coverage in Washington. The state has limits on the number of owners that can be excluded and the level of control required in order to be considered an owner	All workers' comp rates are set each year by DL&I. Workers comp rates in Washington will change each year and become effective on January 1st. Employers will typically receive a notice every December with the new rates for each of their classification codes and any changes to their experience modifier.
WI	Sole Proprietors, Partners and LLC Members are excluded from coverage but may elect to be included.	Sole Proprietors, Partners and LLC Members are excluded from coverage but may elect to be included.	Corporate Officers are included in coverage but may elect to be exempt under certain circumstances. If a closely held company has no more than 2 corporate officers and has no other employees, then a workers' compensation policy is not required. A closely held corporation is one that has less than 10 stockholders.	Sole Proprietors, Partners and LLC Members are excluded from coverage but may elect to be included.	If a sole proprietor or partner are included in a workers' compensation policy, then they must use a payroll of \$47,372.00 (Accurate as of 4/1/2016, last updated by the state on 10/1/2015). If a Corporate Officer or a LLC Member is included in coverage, then payroll must be a minimum of \$273 per week and a maximum of \$1367 per week (Accurate as of 4/1/2016, last updated by the state on 10/1/2015) .	Rates for Workers' Compensation Insurance in Wisconsin are about average for the entire United States. Most carriers have significant deviations. This makes competition very fierce among carriers

State	Sole Proprietors	Partners	Corp	LLC	Payroll Requirements for Owners	NOTES
WV	Sole Proprietors, Partners, Corporate Officers and LLC members are included for coverage, but may elect to be exempt.	Sole Proprietors, Partners, Corporate Officers and LLC members are included for coverage, but may elect to be exempt.	Sole Proprietors, Partners, Corporate Officers and LLC members are included for coverage, but may elect to be exempt.	Sole Proprietors, Partners, Corporate Officers and LLC members are included for coverage, but may elect to be exempt. LLC's may elect to exclude from coverage a total of no more than 4 employees as long as those employees are acting in the capacity of a manager, officer or member of the LLC.	Sole Proprietors and Partners if included for coverage must do so at a payroll of \$40,500 (Accurate as of 4/1/2016, last updated by the state on 11/1/2015). Corporate Officers and LLC Members who are included for coverage must do so at a minimum payroll of \$41,600 and a maximum payroll of \$161,200 (Accurate as of 4/1/2016, last updated by the state on 11/1/2015).	In West Virginia, rates on Workers Comp Insurance are good compared to the rest of the country. As of 2014 they were 26 percent lower than the national average.
WY	Sole-proprietors and Partners are excluded from coverage in Wyoming. They may elect coverage in writing using an <i>Affidavit of Coverage</i> provided by the Division of Employer Services.	Sole-proprietors and Partners are excluded from coverage in Wyoming. They may elect coverage in writing using an <i>Affidavit of Coverage</i> provided by the Division of Employer Services.	Corporate Officers and LLC Members are automatically excluded in coverage, but they may elect to be included by signing an affidavit provided by the Division.	Corporate Officers and LLC Members are automatically excluded in coverage, but they may elect to be included by signing an affidavit provided by the Division.	Sole-Proprietors and Partners who include themselves on workers compensation coverage must use the average statewide wage table established by Employer Services. (2016: \$3891.17 per month). Officers and LLC Members who are included must use the average statewide wage table established by Employer Services. (2016: \$3891.17 per month).	Wyoming employers are required to register with the Division of Employer Services before starting a business in the state. All rates in the state are listed per individual classification code.