Exemption from Florida Workers' Compensation

by Drew Roberts, CPCU, ARM - Monday, April 04, 2011

http://www.floridawc.com/workerscompensation/forms/exemption/

An individual that is an officer of a corporation can elect to be exempt from workers' compensation coverage. This will exclude the officer from recovering workers' compensation benefits, but by doing so, the individual may remove their payroll from the total payroll that is used to compute the premium. Many employers choose to be exempt on their workers' compensation policies to save money on their premium. If the individual meets the requirements below, then they can file for exemption using the following forms:

Non-construction industry corporate officer:

- The corporation must be registered with the Florida Department of State, Division of Corporations.
- The applicant must be listed as an officer of the corporation in the records of the Florida Department of State, Division of Corporations.
- There is no limit to the number of corporate officers eligible for exemption
- There is no application fee

Construction industry corporate officer:

- The corporation must be registered with the Florida Department of State, Division of Corporations.
- The applicant must be listed as an officer of the corporation in the records of the Florida Department of State, Division of Corporations.
- The applicant must own at least 10 percent of the stock of the corporation as evidenced by a stock certificate or in the case of an LLC a notarized statement attesting to the minimum 10 percent ownership.
- The applicant must list all certified or registered licenses issued to you.
- A $50.00 application fee is required.
- No more than three officers of a corporation (including LLC) or of any group of affiliated corporations (including LLCs) may elect to be exempt.

Filing a Workers Comp Exemption

Exemptions in Florida are now all done online. The state no longer accepts fax forms or mailed forms. Here is the link for the online exemption system:

Online Exemption Form

Additional Information about Florida Work Comp Exemptions

Beginning in the summer of 2013, officers of an LLC that is not in the construction industry will be able to file for workers comp exemptions. They are currently not able to be exempt from workers

compensation coverage. For more information, visit this article.

The fastest way to file an exemption in the state of Florida is the online form. The other forms are available, but typically take longer for the state to complete. Let us know if you have any questions regarding your workers compensation coverage and ability to exempt an officer.

For more information about Florida Workers Comp, visit FloridaWC.com