

House Engrossed

worker's compensation; notice; fraud; commission

State of Arizona  
House of Representatives  
Fifty-seventh Legislature  
Second Regular Session  
2026

# HOUSE BILL 2680

AN ACT

AMENDING TITLE 23, CHAPTER 6, ARTICLE 1, ARIZONA REVISED STATUTES, BY  
ADDING SECTION 23-911; RELATING TO WORKERS' COMPENSATION.

(TEXT OF BILL BEGINS ON NEXT PAGE)

1 Be it enacted by the Legislature of the State of Arizona:

2 Section 1. Title 23, chapter 6, article 1, Arizona Revised  
3 Statutes, is amended by adding section 23-911, to read:

4 23-911. Workers' compensation; proof of insurance; public  
5 database; notice; definition

6 A. IF AN INSURER ISSUES A ZERO ESTIMATED EXPOSURE POLICY, THE ZERO  
7 ESTIMATED EXPOSURE POLICY SHALL INCLUDE A STATEMENT SIGNED BY THE  
8 APPLICANT THAT ATTESTS TO THE ACCURACY OF THE INFORMATION PROVIDED IN THE  
9 APPLICATION AND THAT THE APPLICANT HAS NO EMPLOYEES AND AN ESTIMATED  
10 EXPOSURE OF ZERO, AS FOLLOWS:

11 I ATTEST THAT THE INFORMATION PROVIDED ON THIS  
12 APPLICATION IS CURRENT, TRUE, CORRECT, ACCURATE AND COMPLETE  
13 TO THE BEST OF MY KNOWLEDGE AND BELIEF. I FURTHER ATTEST THAT  
14 I DO NOT HAVE ANY EMPLOYEES AND AN ESTIMATED EXPOSURE OF ZERO.  
15 IF I EMPLOY AN EMPLOYEE DURING THE POLICY PERIOD, I WILL  
16 PROVIDE WRITTEN NOTIFICATION TO MY WORKERS' COMPENSATION  
17 INSURER OF THE EMPLOYMENT WITHIN SIXTY DAYS AND WILL INCLUDE  
18 THE ESTIMATED PAYROLL AND CLASSIFICATION CODES OF THE NEW  
19 EMPLOYEE. I UNDERSTAND THAT AN INTENT TO DEFRAUD OR ANY  
20 OMISSION OR MISREPRESENTATION CONTAINED IN THIS APPLICATION IS  
21 UNLAWFUL.

22 B. IF AN EMPLOYER THAT PROVIDES BUSINESS CONSTRUCTION AND  
23 IMPROVEMENT SERVICES OBTAINS A ZERO ESTIMATED EXPOSURE POLICY, THE  
24 EMPLOYER SHALL PROVIDE TO EACH ENTITY THAT THE EMPLOYER DIRECTLY CONTRACTS  
25 WITH A COPY OF THE POLICY AND WRITTEN NOTIFICATION THAT STATES THAT THE  
26 EMPLOYER HAS A TOTAL ESTIMATED EXPOSURE OF ZERO. AN ENTITY THAT RECEIVES  
27 WRITTEN NOTICE UNDER THIS SUBSECTION SHALL RETAIN THE NOTICE AND THE  
28 POLICY FOR AT LEAST THREE YEARS AFTER THE DATE OF RECEIPT.

29 C. FOR ANY CONSTRUCTION RELATED WORKERS' COMPENSATION POLICY WITH  
30 ZERO ESTIMATED EXPOSURE, ANY CERTIFICATE OF INSURANCE REQUESTED SHALL  
31 CONTAIN THE FOLLOWING STATEMENT "TO CONFIRM THE STATUS OF THE WORKERS'  
32 COMPENSATION POLICY, GO TO EWCCV.COM/CSV/".

33 D. FOR THE PURPOSES OF THIS SECTION, "ZERO ESTIMATED EXPOSURE  
34 POLICY" MEANS AN INSURANCE POLICY THAT IS OBTAINED BY AN EMPLOYER TO COVER  
35 THE EMPLOYER'S LIABILITY TO PAY COMPENSATION AFTER THE EMPLOYER REPORTS A  
36 TOTAL ESTIMATED EXPOSURE OF ZERO.

37 Sec. 2. Applicability

38 Section 23-911, Arizona Revised Statutes, as added by this act,  
39 applies to zero estimated exposure policies and any related certificates  
40 of insurance that are entered into or prepared on or after July 1, 2027.

41 Sec. 3. Conditional enactment

42 Section 23-911, subsection C, Arizona Revised Statutes, as added by  
43 this act, does not become effective unless permission is granted by the  
44 Association for Cooperative Research and Development allowing insurance  
45 producers to modify the standardized form used in this state.