

REFERENCE TITLE: worker's compensation; notice; fraud; commission

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

## **HB 2680**

Introduced by

Representatives Hernandez A: Aguilar, Austin, Cavero, Contreras L,  
Contreras P, Gutierrez, Hernandez C, Hernandez L, Liguori, Luna-Nájera,  
Travers, Tsosie, Wilmeth; Senator Gonzales

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. THE COMMISSION SHALL GENERATE AND MAINTAIN A PUBLICLY ACCESSIBLE  
7 DATABASE THAT CONTAINS AN EMPLOYER'S WORKERS' COMPENSATION INFORMATION,  
8 AND THE DATABASE MUST INCLUDE ALL OF THE FOLLOWING:

- 9 1. THE NAME OF THE PERSON THAT IS INSURED.  
10 2. THE NAME OF THE INSURER.  
11 3. THE EXPIRATION DATE OF THE POLICY.

12 B. THE COMMISSION SHALL MAINTAIN A RECORD OF THE WORKERS'  
13 COMPENSATION POLICIES SOLD BY EACH INSURANCE BROKER OR AGENT.

14 C. AN INSURER THAT IS LICENSED OR CERTIFIED IN THIS STATE SHALL  
15 PROVIDE BOTH OF THE FOLLOWING TO THE COMMISSION:

16 1. A COPY OF THE DECLARATION PAGE FOR EACH WORKERS' COMPENSATION  
17 POLICY FOR INCLUSION ON THE DATABASE.

18 2. THE NAME OF THE INSURANCE BROKER OR AGENT THAT SOLD THE WORKERS'  
19 COMPENSATION POLICY.

20 D. A DECLARATION PAGE SHALL INCLUDE ALL OF THE FOLLOWING:

21 1. A QUICK-RESPONSE CODE THAT DIRECTS A USER TO THE DATABASE AS  
22 PRESCRIBED IN SUBSECTION A OF THIS SECTION.

23 2. THE NUMBER OF EMPLOYEES THAT ARE EMPLOYED BY THE INSURED.

24 3. THE ESTIMATED PAYROLL AMOUNT PER EMPLOYEE CLASSIFICATION.

25 E. ON NOTICE BY AN INSURER, THE COMMISSION SHALL INVESTIGATE  
26 ALLEGATIONS OF WORKERS' COMPENSATION OR PREMIUM INSURANCE FRAUD OF AN  
27 INSURED.

28 F. IF AN INSURER ISSUES A ZERO ESTIMATED EXPOSURE POLICY, THE ZERO  
29 ESTIMATED EXPOSURE POLICY SHALL INCLUDE A STATEMENT SIGNED BY THE  
30 APPLICANT THAT ATTESTS TO THE ACCURACY OF THE INFORMATION PROVIDED IN THE  
31 APPLICATION AND THAT THE APPLICANT HAS NO EMPLOYEES AND AN ESTIMATED  
32 EXPOSURE OF ZERO, AS FOLLOWS:

33 I ATTEST THAT THE INFORMATION PROVIDED ON THIS  
34 APPLICATION IS CURRENT, TRUE, CORRECT, ACCURATE AND COMPLETE  
35 TO THE BEST OF MY KNOWLEDGE AND BELIEF. I FURTHER ATTEST THAT  
36 I DO NOT HAVE ANY EMPLOYEES AND AN ESTIMATED EXPOSURE OF ZERO.  
37 IF I EMPLOY AN EMPLOYEE DURING THE POLICY PERIOD, I WILL  
38 PROVIDE WRITTEN NOTIFICATION TO MY WORKERS' COMPENSATION  
39 INSURER OF THE EMPLOYMENT WITHIN SIXTY DAYS AND WILL INCLUDE  
40 THE ESTIMATED PAYROLL AND CLASSIFICATION CODES OF THE NEW  
41 EMPLOYEE. I UNDERSTAND THAT AN INTENT TO DEFRAUD OR ANY  
42 OMISSION OR MISREPRESENTATION CONTAINED IN THIS APPLICATION IS  
43 UNLAWFUL.

1 G. IF AN EMPLOYER THAT PROVIDES BUSINESS CONSTRUCTION AND  
2 IMPROVEMENT SERVICES OBTAINS A ZERO ESTIMATED EXPOSURE POLICY, THE  
3 EMPLOYER SHALL PROVIDE TO EACH ENTITY THAT THE EMPLOYER DIRECTLY CONTRACTS  
4 WITH A COPY OF THE POLICY AND WRITTEN NOTIFICATION THAT STATES THAT THE  
5 EMPLOYER HAS A TOTAL ESTIMATED EXPOSURE OF ZERO. AN ENTITY THAT RECEIVES  
6 WRITTEN NOTICE UNDER THIS SUBSECTION SHALL RETAIN THE NOTICE AND THE  
7 POLICY FOR AT LEAST THREE YEARS AFTER THE DATE OF RECEIPT.

8 H. FOR THE PURPOSES OF THIS SECTION, "ZERO ESTIMATED EXPOSURE  
9 POLICY" MEANS AN INSURANCE POLICY THAT IS OBTAINED BY AN EMPLOYER TO COVER  
10 THE EMPLOYER'S LIABILITY TO PAY COMPENSATION AFTER THE EMPLOYER REPORTS A  
11 TOTAL ESTIMATED EXPOSURE OF ZERO.

12 Sec. 2. Applicability

13 Section 23-911, Arizona Revised Statutes, as added by this act,  
14 applies to contracts that are entered into on or after the effective date  
15 of this act.