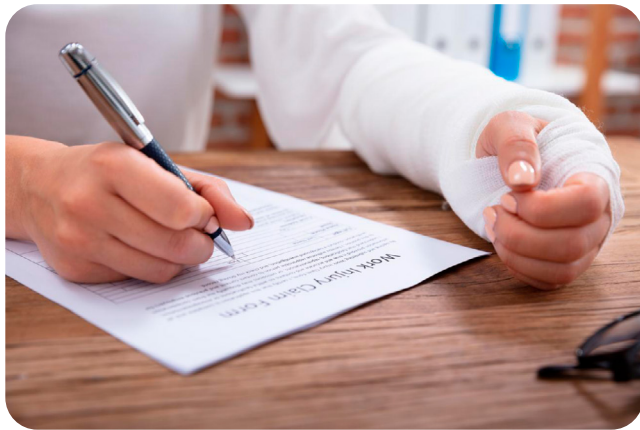


# Employers **Must** Notify Their Insurance Company of an Injury

Employers are required to report a work injury to their workers' compensation insurer. The insurer must then report it to the Department of Labor and Training within 10 days if the injury needs medical care or causes the employee to miss three or more days of full wages. Fatal injuries must be reported within 48 hours.



Even if an employer questions the validity of the claimed injury, the employer must report the injury to the insurance company. This does not mean they accept responsibility.

A **PENALTY** of **\$250** will be imposed on employers that fail to notify their insurance company of an injury.

The Workers' Compensation documents listed below may be downloaded at [dlt.ri.gov/wc](http://dlt.ri.gov/wc):

- Independent Contractor forms (DWC 11-IC)
- Waiver forms (DWC-11)
- Workers' Compensation Poster

## **RI DEPT. of LABOR AND TRAINING**

Worker's Compensation Division

Fraud and Compliance Unit

P.O. Box 20190

Cranston, RI 02920-0944

T: (401) 462-8100 option #4

F: (401) 462-8128

E: [dlt.wcfraud@dlt.ri.gov](mailto:dlt.wcfraud@dlt.ri.gov)

[www.dlt.ri.gov/wc](http://www.dlt.ri.gov/wc)



*This brochure is not intended as a complete description of the law nor is it intended as legal advice. The information is also subject to change. Workers' Compensation laws, rules and regulations are available online at [www.dlt.ri.gov/wc](http://www.dlt.ri.gov/wc) in the "Resources" box.*

Equal Opportunity Employer/Program  
Auxiliary aids and services are available upon request to individuals with disabilities.

TTY via RI Relay 711

Rev. July 2025



Department of  
Labor and Training  
**WORKERS'  
COMPENSATION**

## **What Employers Should Know About Workers' Compensation**

*A guide for businesses in Rhode Island*

# Workers' Compensation Insurance Requirements

With limited exceptions, employers with one or more employees are required to have workers' compensation insurance coverage. Individual owners and partners are exempt. Most corporate officers are included under the Workers' Compensation Act.

The state-required poster naming the employer's insurance company or adjusting company **must be displayed in the workplace**. This poster is provided to employers by their insurance company.



## Penalties

- An employer who doesn't display the required workers' compensation poster can be **fined \$250**.
- An employer failing to provide the required workers' compensation insurance may be **fined \$1,000 per day** for each day without workers' compensation insurance. An employer may also be subject to a felony charge, and upon conviction, face a **\$10,000 fine** and **two years in prison**.
- **The DLT Director has the authority to close any business operating without required coverage.**

# Independent Contractors



An independent contractor is someone who maintains an independent business and is available for hire. An independent contractor is not eligible for workers' compensation benefits.

An independent contractor must file a **Notice of Designation as Independent Contractor (DWC 11-IC)** form for each hiring entity. This form may be completed and submitted online at: [dlt.ri.gov/wc-independent-contractors](https://dlt.ri.gov/wc-independent-contractors). The form may also be printed, completed and mailed or faxed to DLT (see back panel for contact information).

For purposes of workers' compensation, a person will not be considered an independent contractor unless they file a DWC 11-IC form with the DLT Workers' Compensation Fraud and Compliance Unit. The DWC 11-IC form is only valid for workers' compensation and does not determine that an individual is an independent contractor under the rules, regulations or statutes of the Internal Revenue Service or the RI Division of Taxation.

Once the DWC 11-IC is filed, it is valid for one year or until a Notice of Withdrawal of Designation as Independent Contractor form (DWC 11-IC-R) is filed. There is no filing fee for either form.

# Hiring Entity

The hiring entity is the business that hires the independent contractor. The hiring entity should request proof of workers' compensation insurance when hiring an independent contractor that has one or more employees.



If the independent contractor does not have employees, they must complete a DWC 11-IC form naming the hiring entity; this form must then be filed with DLT. Once filed, DLT will send a certificate to the independent contractor and the hiring entity as verification.

**WARNING:** An employer that forces or coerces an employee to sign the DWC 11-IC form, or misrepresents the employee as an independent contractor, may be subject to criminal prosecution.

**For a listing of independent contractors on file with DLT, visit:**  
[dlt.ri.gov/wc-independent-contractors](https://dlt.ri.gov/wc-independent-contractors).

Scan QR Code With Phone Camera



**Note:** You may search by the independent contractor's name or by the hiring entity name. A certificate may be printed from the website as proof of filing.