

E&F COMPLIANCE SERVICES

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Colorado Workers' Comp Verification Checklist

For permits and contractor licenses under Colorado SB 26-093
(C.R.S. 8-41-213), effective May 29, 2026.

PREPARED FOR

Colorado general contractors, owner-builders, and permit applicants.

A FREE CONTRACTOR COMPLIANCE CHECKLIST

Prepared by E&F Compliance Services LLC • efcompliance.com

What this law adds

Colorado's SB 26-093 (C.R.S. 8-41-213, effective May 29, 2026) adds a signed workers' compensation declaration to larger permitted projects. For a building or construction permit on a project with a total construction cost over \$1 million, the permit applicant must file the declaration before any work begins. It is signed under penalty of perjury and confirms that the applicant, the general contractor, and every subcontractor at any tier either maintains coverage in compliance with state law or has properly rejected it. The law also bars governmental entities from issuing or renewing permits or contractor licenses without the verification on file. Use this checklist to get ready before work begins.

1 - Confirm the threshold

- Total construction cost calculated for the project
- Confirmed whether it exceeds \$1,000,000 (the trigger for the declaration)
- Identified the permitting agency (state, county, municipality, or city and county)

2 - Get the declaration form

- Located the current declaration form on the Division of Workers' Compensation website
- Identified the applicant of record (general contractor or owner-builder)
- Noted the declaration must be filed before any work begins
- Understood it is signed under penalty of perjury

3 - Account for everyone under the permit

- Listed the applicant, general contractor, and every subcontractor at any tier
- Confirmed each maintains workers' comp coverage in compliance with state law, or
- Documented a proper coverage rejection where the law allows it
- Confirmed coverage spans the full duration of the work

4 - Collect and verify proof

- Certificate of insurance (COI) collected from each sub before they start
- W-9 collected from each sub before first payment
- Coverage effective and expiration dates recorded
- Expiration tracking set up for the life of the job

5 - Permits and licenses

- Verification on file before the agency issues or renews the permit
- Verification on file before any contractor license is issued or renewed

6 - Recordkeeping (be ready for a complaint or audit)

- Filed declaration stored with the project and permit record
- Coverage records (COIs and any rejections) stored together
- One person assigned to keep the records current
- A plan to respond if a Division complaint is filed

Why this matters

A violation can lead to suspension or revocation of the permit or contractor license, plus penalties, and a revoked permit is not reinstated until the verification is corrected and the penalties are paid. Separately, any person may file a complaint with the Division of Workers' Compensation alleging coverage is not in compliance. You are ready when every box above is checked before work begins.

How E&F Compliance Services can help

- Subcontractor coverage tracking across every tier, with auto-flags for what is missing or expiring
- Certificate of insurance and W-9 records, organized by project and permit
- A documentation system that produces proof on demand for a complaint or audit

Our construction subcontractor trackers automate the flagging. See efcompliance.com/products, or reach out at team@efcompliance.com.

About E&F Compliance Services

E&F Compliance Services LLC helps small business owners and local governments get compliant and stay compliant, from construction and DOT to AI governance. Based in Colorado. Founded by Cecilia Santiago.

Disclaimer: This checklist is for general educational purposes only. It is not legal, tax, insurance, licensing, or accounting advice. SB 26-093 is a new 2026 law and requirements may vary by jurisdiction, permit type, and business structure, and can change. Verify directly against the current text of C.R.S. 8-41-213, the Division of Workers' Compensation, your permitting agency, or a qualified advisor before relying on this information. E&F Compliance Services LLC makes no warranty regarding completeness or current accuracy.