BWC

Bureau of WORKERS' COMPENSATION

Unlawful Denial of Workers' Compensation

Annual Report on Employee Misclassification & Uninsured Employer Initiatives

February, 1 2018

TN

Table of Contents

Letter from the Administrator **3**

Introduction **4**

Why UEF and EMEEF Programs Matter **5**

- Case 1: Fatal Fall Off of Roof 5
- Case 2: Worker Electrocuted 6
- Case 3: Slip and Fall 6
- Case 4: Son of Uninsured Employer Killed 6

Focus on Construction **8**

Year in Review **11**

- New Director 12
- Sweeps 13
- New Law Implementation 14
- Hispanic and Latino Outreach 15
- Collections Improvements 17

Moving Forward **19**

Conclusion **21**

Compliance Staff **21**

Letter from the Administrator

The Honorable Jack Johnson Chairman,
Senate Commerce & Labor Committee
11 Legislative Plaza
Nashville, TN 37243

The Honorable Jimmy Eldridge Chairman,
House Consumer & Human Resources Committee
208 War Memorial Building
Nashville, TN 37243

Dear Chairman Johnson and Chairman Eldridge:

Since 2012, your two committees have received a report each year on the state's initiative to remedy the problem of employee misclassification. For the first four years, this report was from the Employee Misclassification Advisory Task Force. After the enabling legislation for the task force sunset in 2014, the Bureau of Workers' Compensation continued to provide the annual report on Employee Misclassification and failure of employers to provide workers' compensation insurance at all.

As in previous years, this report will provide an update on the progress of the initiative to reduce misclassification and failure to provide legally required workers' compensation. However, in this year's report we have attempted to put a human face on the problem. We have included poignant cases from our files that illustrate the harm to society that occurs when employers do not comply with the workers' compensation law.

The report also includes information on changes that have occurred in the past year as the Bureau found better ways to stop misclassification and failure to provide the workers' compensation required by law. Progress has been made and additional ways to make improvements have been identified but will require legislation.

While the Bureau of Workers' Compensation has worked hard to make these improvements, progress would not have been possible without leadership of the General Assembly. Your legislation made it possible to check the abuses of some employers who try to gain financially by violating the law. In addition to the General Assembly, progress would not have been possible without the partnership of the agencies and stakeholders who have served as members of the Employee Misclassification Advisory Committee.

As you read about the problems, the initiatives to reduce the problems, and the recommendations to improve the future, if you have questions, we will be happy to answer them.

Abbie Hudgens

Abbie Hudgens,
Administrator Bureau of
Workers' Compensation

Introduction

An important role of the Tennessee Bureau of Workers' Compensation is to stop employers from denying workers the protection to which they are legally entitled. The Compliance Unit of the Bureau is charged with this responsibility and operates under the authority of Tennessee Code Annotated sections 50-6-405, 50-6-411, 50-6-412, and 50-6-902.

The work of the Compliance Unit is divided into two programs.

Uninsured Employers Fund (UEF)

This program identifies employers who fail to provide any workers' compensation coverage to employees in spite of the law's requirements.

Employee Misclassification Education and Enforcement Fund (EMEEF)

This program identifies employers who misclassify and often deny employees coverage to avoid paying the appropriate workers' compensation insurance premiums.

In the past year, the Compliance Program's efforts have had a substantial impact on many workers and their families by ensuring employers are in compliance with the law. Continued enforcement efforts have increased fairness among businesses by reducing the number of businesses who cut costs illegally. New legislation implemented this year adds additional clarity to insurance coverage and compliance with employee classification laws. Additionally, increased community engagement in recent months has led to a greater understanding of the Program's mission for employees, employers, and insurers.

While significant progress has been made in the past year, the problems of employee misclassification and failure to provide workers' compensation coverage continue to be serious issues in Tennessee, particularly in the construction services industry, which is experiencing rapid growth in the state. Because of this, the Program has continued to focus its efforts on construction projects during the year, with both enforcement efforts and educational outreach across the state.

Our goal continues to be to ensure fairness to law abiding businesses and employees.

Why UEF and EMEEF Programs Matter

When a person is injured on the job and the employer does not have valid workers' compensation insurance, there is an economic domino effect. The injured worker may not have the means to pay for medical care. Families lose the income they need to pay for food, rent, and utilities. A death or injury of a worker leaves their co-workers feeling fearful. They lose trust in their employer and feel less secure. Most tragic of all is when a worker is killed and the employer does nothing for the family left behind.

When an employer does not fulfill its legal obligations to its employees, Tennessee taxpayers bear a financial burden.

TennCare, Social Security Disability Insurance, unemployment and other public assistance programs provide benefits that should have been paid by the employer. The results of noncompliance are more than just numbers. They involve real Tennesseans, as the cases taken from the Bureau's case files below illustrate.

Fatal Fall Off of Roof

A worker slipped and fell while working on the edge of a roof. The worker died from his injuries. His employer did not carry workers' compensation insurance. The worker left behind his wife and young children. The employer disappeared, and the Bureau is still working to locate him. The Bureau was hampered in its investigation because the deceased worker's brother and co-workers refused to speak with the Compliance Specialist for fear they would be deported.

Worker Electrocuted

A painter was on a 40-foot extension ladder while another worker held the ladder. The ladder touched a high voltage (13,800V) electrical line and the painter was fatally electrocuted. The helper sustained burns. The painter left behind a wife and children. There was no workers' compensation insurance policy in place, leaving the deceased painter's family without support and the helper without medical or indemnity benefits. While the Compliance Specialist was investigating the claim, the employer disappeared. After a period of time, the employer resurfaced and the Bureau is assessing a penalty against him.

Slip and Fall

The employer, who was a construction services provider, contracted to install a roof and assigned a worker to do the job because he had experience in roofing. On a rainy morning, the assigned worker slipped and fell from the edge of the roof. The fall caused the worker to suffer broken ribs and a shoulder injury. The worker was taken to the hospital by his wife and was told by the employer that no workers' compensation claim would be filed because he said the process was a lot of trouble and the employee was working illegally. The employer then closed his business. The Bureau has assessed a penalty against the employer and the parties are negotiating a resolution.

Son of Uninsured Employer Killed

In one of the most troubling cases this year, a 27 year-old worker who was employed by his father was killed. His father's company was contracted to frame a building using steel. The son/worker was on a steel beam that was more than 15 feet in the air. He slipped and fell to the concrete floor. The workers at the jobsite called his father. He instructed the workers to wait on him to get back to the worksite before they did anything and instructed them not to call 911. When the father arrived approximately five minutes later, he placed his son in the back of his truck. Although there was a medical facility in the same town, the employer drove his son over an hour to an Alabama hospital, where his son was pronounced dead. While the Compliance Specialist was investigating the claim, the employer disappeared. The Bureau continues to pursue leads to locate him.

The Bureau may make limited payments to injured Tennessee employees whose employers did not provide coverage that meets the statutory requirements. Funds come from penalties collected from noncompliant employers and from up to 25% of the balance of the EMEEF Fund.

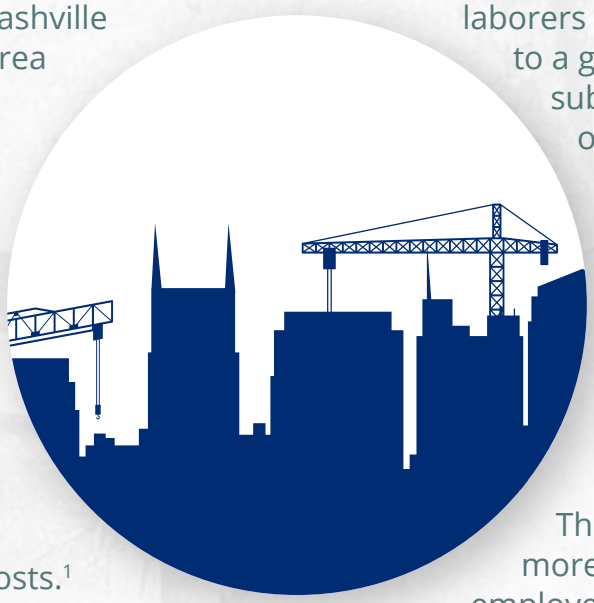
The Uninsured Employers Fund Benefit Provision Act applies to injuries that occur on or after July 1, 2015.

These real life examples are only a small portion of the difficulties faced by Tennessee employees and their families as a result of employer misclassification and noncompliance.

The majority of serious cases were in construction services and led the Compliance Program to focus more of its attention on noncompliance in the construction services sector.

Focus on Construction

The population in the Nashville Metro area is growing, as more people and businesses are relocating to Nashville and the surrounding areas. According to the United States Census Bureau, in the past year, the population of Nashville Metropolitan Statistical Area has grown by 36,337. In 2017, Nashville-Davidson County alone issued 4,407 building permits for new residential units, totaling $892,538,780 in estimated construction costs, and 315 building permits for new commercial buildings, totaling $898,321,478 in estimated construction costs.[1] Considering this growth and evidence of significant noncompliance, the Bureau increased its focus on the construction industry this year.

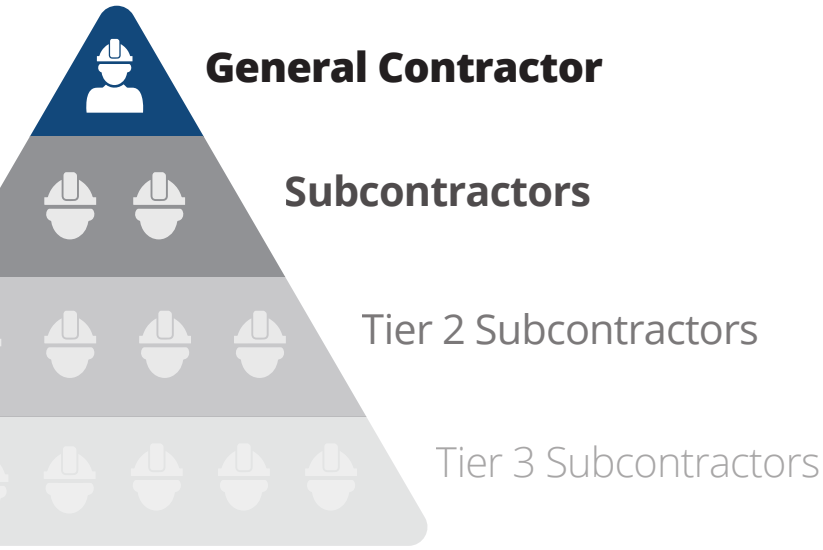


Investigations have found that most general contractors of larger construction companies abide by the workers' compensation laws. However, general contractors often utilize subcontractors for much of the work on their projects. Subcontractors employ other subcontractors, and those subcontractors may use "subs." The Bureau finds most problems among the second, third, and lower-tier subcontractors.

There is a shortage of laborers and the cost of construction workers is rising. Responding to those pressures is a type of subcontractor known as a "labor broker" who provides a certain number of laborers on specified dates to a general contractor or subcontractor for work on large construction projects. The contractor pays the labor broker for the labor and the labor broker pays the workers. Usually, there is no paper trail on these workers.

These labor brokers are more likely to engage in employee misclassification, either by underreporting the number of workers on their payroll or by misrepresenting the work being done by employees. General contractors do not always confirm that the subcontractors have the correct insurance coverage. Misclassification and failure to provide workers' compensation insurance causes problems for general contractors, too, because they can be held accountable for a lack of insurance by their subcontractors, according to Tennessee Code Annotated section 50-6-113 and accordingly, through the Subcontractor section of the *Basic Manual for Workers' Compensation and Employers Liability*.

[1] Metro Codes Department *https://data.nashville.gov/Licenses-Permits/Building-Permits-Issued/3h5w-q8b7*



*The primary, or **general contractor**, works directly with the customer.*

*A **subcontractor** is a business, or person, that carries out work for a general contractor as part of a larger project.*

*A **second-tier subcontractor** is hired by the first level subcontractor.*

*A **third-tier contractor** is hired by the second-tier contractor, usually to perform services that the second-tier contractor cannot achieve because of time constraints or skills required.*

The second-tier subcontractor receives payment from the primary subcontractor, while the third-tier subcontractor receives payment from the second-tier subcontractor.

The following examples illustrate the type of noncompliance the Compliance Program encounters and what it is doing to combat labor brokers' unscrupulous practices.

Million Dollar Mistake

In the first example, evidence showed the subcontractor/labor broker had underreported payroll to their insurance carrier in excess of $1 million. This underreporting of payroll and misclassification of employees as independent contractors significantly lowered the labor broker's insurance premiums during 2014, 2015 and 2016, in violation of Tennessee Code Annotated section 50-6-411. As a result of the investigation, the labor broker was penalized $150,000, which he paid in a lump sum. The Bureau continued to monitor this subcontractor for compliance with the law. Within four months, the labor broker formed a company with a new name and proceeded to violate the law again. The Bureau is currently pursuing legal action against him.

Coverage Gap

In another case investigated by the Bureau, a subcontractor performed construction work on apartment buildings. This case came to the Bureau's attention because an injured worker reported his injury and advised the Bureau that he could not get medical treatment because his employer did not carry workers' compensation insurance. Our investigation revealed that the employer had multiple periods of not providing workers' compensation coverage, along with underreporting payroll. This period of noncompliance led to an assessed penalty in the amount of $380,056, which the Bureau is working to collect.

These are only two cases, but they highlight the size and scope of misclassification in the construction industry in Tennessee and the Bureau's efforts to combat this problem. Investigations are complex and evidence can be difficult to collect. Guilty employers often disappear to avoid paying for their noncompliance. However, each year the Compliance Program makes progress against this problem.

Both population and economic growth present great opportunities for the State of Tennessee but encourage some employers to increase their profits by not providing proper insurance coverage, and competing unfairly with law abiding citizens.

Year in Review

The past fiscal year brought significant changes to the Compliance program.

- The Program gained a new director.
- The Program's primary focus shifted to construction service providers, whose noncompliance affects a larger number of workers.
- The Program implemented legislation passed in 2016 that requires employers at construction sites to provide evidence of workers' compensation insurance.
- As part of the emphasis on the construction industry, the Compliance Program performed sweeps in Gatlinburg and Memphis.
- It also increased its investigations of construction projects in Nashville.
- The Compliance Program also initiated new outreach efforts to the Hispanic and Latino communities with special presentations on the laws impacting employees and employers in the construction services industry.

New Director

Bureau Administrator, Abbie Hudgens, named Amanda Terry as Compliance Program Director on October 1, 2017. Prior to joining the Bureau, Ms. Terry was in private practice in Knoxville with a primary concentration in workers' compensation. She first worked as a mediator in the Nashville office in 2015, before joining the Compliance Program in 2017 as an attorney.

In naming Ms. Terry, Administrator Hudgens said, "I'm pleased to announce Amanda's promotion. In her short time working in Compliance, she has already made many valuable, measurable contributions. Under Amanda's leadership, the Compliance Program will make an increasingly positive difference in the Bureau's initiative to reduce the number of employers who deny their employees their legal workers' compensation rights."

Sweeps

One of the changes in the last fiscal year was an increased usage of "sweeps." A sweep is a concentrated effort of multiple Compliance Specialists at one time in an area where there is a need for a fast, multi-pronged approach to deal with potential noncompliance.

The fires that raged in the Smoky Mountains in November of 2016 brought devastation to that area, and serve as an example of a benefitcial sweep. The fire destroyed over 2,500 structures in the Gatlinburg area. As with other areas that experience catastrophes, the rush for post-fire construction attracted some unscrupulous builders. Knowing this, the Compliance Program conducted a sweep in Gatlinburg.

The goals of the sweep were two-fold. First, Compliance Specialists educated construction services providers concerning the need for workers' compensation insurance. Second, they attempted to get those who were out of compliance, into compliance.

Specialists met with the Federal Emergency Management Agency, Tennessee Emergency Management Agency, local Emergency Management Agency directors and the Gatlinburg Planning Commission to obtain copies of all applications for building permits and maps depicting the areas affected by the fire. Eight Compliance Specialists came to Gatlinburg January 10-13, 2017. The specialists assessed 49 violations as a result of the sweep.

Another sweep resulted from a tip about large construction projects underway in Memphis, Tennessee. During this concentrated effort in October 2017, a group of Compliance Specialists focused on four major construction sites, checking to ensure that the general contractor and subcontractors were compliant. Three cases resulted from this sweep, and the Bureau is pursuing penalties in these cases.

New Law Implementation

On May 9, 2017, Governor Haslam signed Public Chapter No. 344 into law.

Exemption Registry

The new law contains a provision related to the Secretary of State's Exemption Registry. The Exemption Registry allows a business owner to exempt him or herself from the requirement to carry workers' compensation insurance. Exemption is only available to individual business owners engaged in the construction services industry and applies only to the owners themselves. Investigations revealed troubling cases where some employers and insurance agents were inappropriately signing employees up for the Exemption Registry without their knowledge. If the employees were injured on the job, they had to pay for their injuries themselves. So far, two cases are under review for possible violations of this new law.

Certificates On-Site

The new law also requires construction services providers to maintain a copy of their certificate of workers' compensation insurance on construction jobsites or provide the certificate within one day. This law was passed to help ensure that required insurance coverages were actually in place.

Compliance Specialists used site inspections to check for the required proof of insurance and as an opportunity to educate general contractors on the new law and the need for them to verify that their subcontractors have insurance coverage. The Bureau is assessing a penalty in one case for failure to provide evidence of the appropriate insurance.

Another way we combat misclassification is through outreaches.
Outreaches help educate the community and provide information for the employee and employer.

Hispanic and Latino Outreach

This year marked an increased emphasis on outreach. As part of the Governor's emphasis on "Customer-Focused Government," the Compliance Program began Hispanic and Latino community outreach initiatives to help employees and employers better understand state workers' compensation laws. The Bureau of Workers' Compensation received feedback from workers in the Spanish-speaking community that many people wanted more and better information about workers' compensation. The Bureau was happy to respond. Educating the public about the importance of workers' compensation insurance coverage is an important part of the work of the Compliance Program and especially important in this community, where there is often a language barrier.

Language barriers and immigration status can often prevent Spanish-speaking workers from pursuing their workers' compensation cases, even though they are entitled to the same benefits as other workers. "This is a barrier that must be overcome as we hear this as a recurring theme with clients," Miguel Paz, of Paz Bookkeeping and Tax Services LLC, stated. Mr. Paz told the attendees that they should utilize the Bureau of Workers' Compensation's website service which allows an employer to sign up for notifications via electronic mail when a policy has canceled instead of relying on people who may not know the law. To date, the Compliance Program has reached out to three Hispanic/Latino groups—one in Knoxville and two in Nashville. These presentations, provided in both Spanish and English, have been extremely successful, drawing audiences ranging from 20 to 40 people at each event.

Audiences at these information sessions have included employees, insurance agents, and bookkeeping professionals who were eager to ask questions. Many of the attendees stated afterwards that they were thankful for the guidance and help provided by the Bureau. Several voiced their concern that they had not received correct information from people upon whom they had previously relied for advice. The lack of correct or complete information resulted in misunderstanding and noncompliance. They were grateful for the correct information.

Initial Outreach

The first outreach meeting was held on November 15, 2017, and was facilitated by Fuad Reveiz, an insurance agent in Knoxville. Flyers posted in the community announced the event, and it was promoted on the local Spanish Radio station WKZX 93.5 FM for three weeks before the event. The day before the event, a half-hour radio show was broadcast announcing the event and discussing the importance of attending to learn more about workers' compensation. The seminar included a presentation by Bureau Specialists and was followed by a question and answer session. Thirty-six business owners attended the event.

Positive Feedback

The Bureau received positive feedback from the community about the seminar. "I cannot thank you enough for your assistance in helping me with our Work Comp seminar in Knoxville," said Fuad Reveiz. "I have often shared...that one of the biggest concerns and issues in the Hispanic business community is the negative misinformation and rumors about the State's intent and mission to the business owners. I served two terms as President of the Hispanic Chamber of Commerce of East TN and did my best to communicate the many assets and opportunities that this great State and country offers all of us. I also witnessed some abuses that we were able to remedy and point to the correct authorities. I can tell you that no agency has stepped forward and done the job like the Bureau of Workers' Compensation has," he remarked. Mr. Reveiz also thanked the Bureau of Workers' Compensation for "being a presence of calm and help, as you do your job in a professional and dignified way. I can tell you that I have received over 20 calls from business owners and workers since our event that heard about what went on and wished they had attended. To my surprise, they already had everyone's contact information by someone who attended the event."

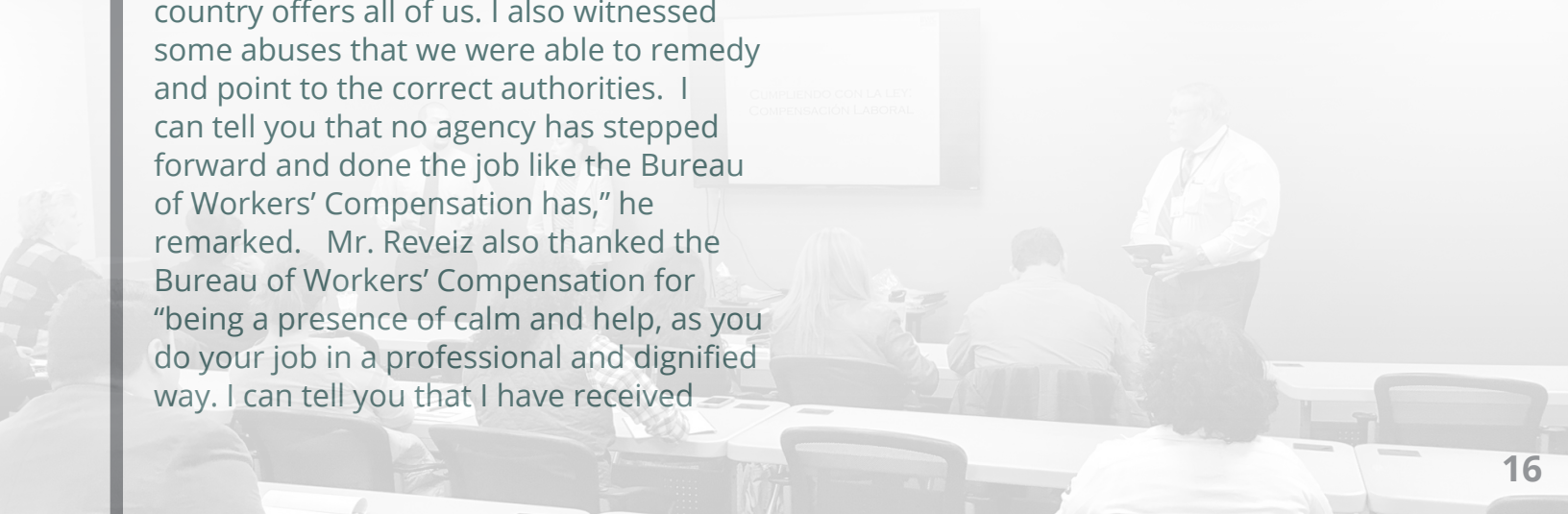
"No agency has stepped forward and done the job like the Bureau of Workers' Compensation has."

Sparking More Events

Another event was held on December 14, 2017, in Nashville at Casa Azafran. There were approximately 25 employers, employees, and insurance agents who attended the event.

A third outreach conducted in Nashville on December 15, 2017, had approximately 30 people in attendance.

The Bureau is excited to have such positive feedback on this initiative. More events are planned for wider audiences in other locations across the state.



Collections Improvements

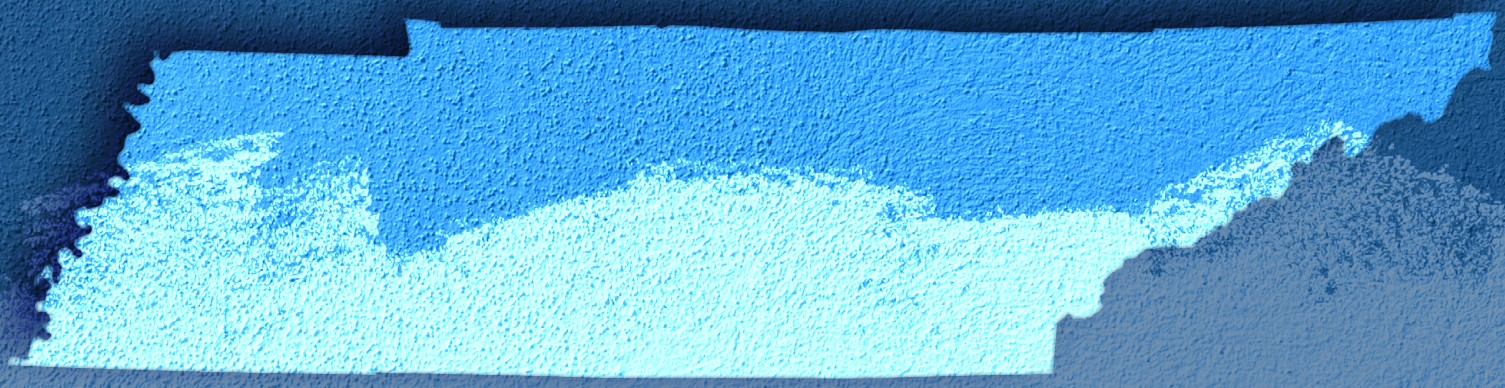
The collection of assessed fines is often problematic. First, payment of a fine is due from employers who have broken the law, some of whom are habitual offenders. Second, some businesses go out of business after a penalty is assessed to avoid payment. Third, noncompliant employers disappear to avoid dealing with an investigation and penalty. Rather than disappearing, some owners sell their business to new owners, who continue operations without paying the business' penalties. These are the inherent problems collecting assessments from noncompliant employers.

Timing also affects the amount of collections in a year. The Bureau's policy is to work with employers to establish payment plans to pay assessed penalties. The Bureau does this to avoid placing too harsh a financial burden on noncompliant employers. However, the payment plans mean that collections for an assessment will be spread out over a number of months or years.

In order to maximize collections, the Compliance Program monitors unpaid penalties each month to verify that the required payments have been received. The Compliance Program implemented more rigorous internal auditing procedures this year. A database was developed to assist the Program in identifying past due accounts. By monitoring the accounts closely, the Compliance Program increased collections from the previous year by $173,500 since the new process was implemented in October 2017.

Employee Misclassification Education and Enforcement Fund

West	Middle	East
$27,576 Assessed	**$657,418** Assessed	**$383,714** Assessed
$32,886 Collected	**$272,339** Collected	**$132,790** Collected



Uninsured Employers Fund

West	Middle	East
$611,035 Assessed	**$556,238** Assessed	**$956,744** Assessed
$345,790 Collected	**$196,889** Collected	**$532,422** Collected

Assessments reflect amount of new penalties.
Collections reflect ongoing payments received per payment plans.

Numbers represented reflect collections and assessments from fiscal year 16/17: July 1, 2016 - June 30, 2017.

Moving Forward

The Bureau's Compliance program is fortunate to have an Employee Misclassification Advisory Committee (EMAC) as a resource for input and guidance. The Committee is made up of representatives from state agencies and stakeholders who are committed to reducing misclassification and employers' failure to provide workers' compensation in Tennessee. This group emerged from the EMEEF Task Force established in 2010 by statute. When the enabling statute sunset, the task force remained as a voluntary advisory committee that continues to provide valuable perspectives and advice about important issues. This year a special subcommittee of the Employee Misclassification Advisory Committee was formed to research insurance issues and recommended additional steps the state could take to reduce noncompliance.

EMAC Recommendations

One of the suggestions was implemented this summer and fall. The Bureau, with the cooperation of the Department of Labor and Workforce Development, hosted two forums for insurance company auditors and other stakeholders. As a result of these meetings, some insurance companies have changed practices that may reduce noncompliance. A new level of cooperation emerged between the state and insurance companies to combat the problems faced by both.

The subcommittee has also prepared two recommendations for legislation that have potential to reduce noncompliance. The first recommendation deals with the problem of noncompliant employers who go out of business to avoid a penalty. When a business shuts down, often another person will acquire the business and continue operations. This new owner is referred to as a "successor in interest." It is difficult to hold successors accountable for the incurred penalties of a previous employer without a more specific law dealing with liabilities that occurred before the "successor in interest" took over. The subcommittee's recommended solution is to amend Tennessee Code Annotated section 50-6-411 to provide parameters in which a successor in interest would be held accountable for penalties.

Another proposal would address a problem that can be linked to Tennessee's geographical location. Since Tennessee shares a border with eight other states, the practice of out-of-state construction trades coming into Tennessee is common. It is not uncommon for these employers to have workers' compensation policies that do not cover injuries in Tennessee or are limited in scope. Item 3.A. on standard workers' compensation policies lists the primary coverage states where the employer plans to work during the policy period. Item 3.C. referring to Part Three, *Other States Insurance*, on most workers' compensation policies lists other

continued...

states in which the employer may begin work during the policy period and serves as a limited safety net. Item 3.C. extends coverage in the vast majority of cases for the statutory benefits required by the state where an employee is injured, but in which the insured does not currently have, or plan to have, ongoing operations during the policy period.

Item 3.A. *lists primary coverage states where the employer plans to work during the policy period.*

Item 3.C. *lists states in which the employer may begin work during the policy period and serves as a limited safety net.*

The Bureau has encountered problems with this provision in workers' compensation policies. First, employers are contracting in this state without Tennessee being listed under Item 3.C. coverage. Second, Item 3.C. requires that if out of state contractors have work in Tennessee on the effective date of the policy and Tennessee is not listed in Item 3.A. of the information page (but is listed under Item 3.C.), coverage will not be afforded in Tennessee unless the insurance carrier is notified within thirty days of the effective date. This potentially creates a significant coverage gap exposing employers and employees to unmet financial obligations. Third, some employers assert that their employees are here temporarily and not required to have workers' compensation insurance. When these construction providers are not required to follow the same rules that Tennessee contractors follow, an unfair trade practice exists and employees are at risk of not being extended Tennessee benefits, or perhaps in some cases, not being extended benefits whatsoever.

Given the difficulties faced with Item 3.C. coverage part, the Residual Market Limited Other States endorsement, in the case of assigned risk policyholders, the subcommittee proposed legislation to amend Tennessee Code Annotated section 50-6-115. The proposal would require an employer "engaged in the construction industry" in Tennessee to obtain a Tennessee policy or require the listing of Tennessee under Item 3.A. of the employer's workers' compensation policy. Further, the proposal would include a penalty for an out-of-state employer in the construction services industry that does not list Tennessee under Item 3.A. of the policy. This proposal also removes the temporary extraterritorial provision for out of state contractors doing business in the state.

Requiring employers to cover their employees under the Item 3.A. would provide benefits for employers, employees, and the state. It would circumvent cost avoidance that would potentially give out- of-state contractors an unfair advantage over Tennessee contractors. Either the employer has coverage under Item 3.A., or it does not, which would eliminate a significant ambiguity. Implementation of this recommendation would simplify business practices and provide fairness to employees and in-state contractors.

Conclusion

The Compliance Program experienced significant changes in the past year, and progress has been made to ensure that employees in the State of Tennessee are adequately protected while on the job. This year's efforts have led to both increased penalty assessments and more effective collections of those assessments, demonstrating the Bureau's commitment to enforcing compliance with the law. Outreach programs conducted this year helped educate interested stakeholders regarding workers' compensation insurance, and led to increased trust between the Compliance Program and members of the Hispanic and Latino community. Developing a rapport between the Bureau and insurance carriers has also helped develop a shared vision of combatting the problems that both strive to eliminate.

The Compliance Program's results should not be interpreted to mean that there is no longer a problem. There continues to be serious misclassification by employers across the state, resulting in unfair advantages to noncompliant contractors over law-abiding contractors and serious harm to unsuspecting employees. For these reasons, the Bureau is committed to redoubling and improving its efforts. We have confidence the years to come will see additional progress in the fight to end unfairness in the workplace over workers' compensation coverage.

Compliance Staff

Memphis

David Roleson
901-543-2475
David.Roleson@tn.gov

Jackson

Benjamin Edwards
731-426-0416
Benjamin.Edwards@tn.gov

Nashville

John Basford
615-253-5615
John.Basford@tn.gov

Steven D. Tyler
615-741-1242
Steven.D.Tyler@tn.gov

Olivia Yearwood
615-532-0781
Olivia.M.Yearwood@tn.gov

Chattanooga

Kara Rhoden
423-634-2141
Kara.Rhoden@tn.gov

Knoxville

Kim Stoner
865-594-5331
Kimberly.Stoner@tn.gov

Rick Day
865-594-5188
Rick.Day@tn.gov

Admin Staff

Shara Hamlett
615-253-6261
Shara.Hamlett@tn.gov

East
Carol Duncan
615-532-1319
Carol.D.Duncan@tn.gov

Middle
Sue Gordon
615-741-1383
Karla.Gordon@tn.gov

West
Patricia Thompson
615-741-0493
Patricia.Thompson@tn.gov

Attorneys

April Nix Bowden
615-253-1711
April.Nix@tn.gov

Claudia Byers
615-253-1208
Claudia.Byers@tn.gov

Mark Finks
615-532-1270
Mark.Finks@tn.gov

Tennessee Bureau of Workers' Compensation
220 French Landing Drive, Suite 1-B
Nashville, Tennessee 37243-1002

1-800-332-2667 or 615-532-4812 | wc.info@tn.gov | tn.gov/workerscomp

TN Tennessee State Government