

If you own a plumbing company in NC with employees, then one of the policies that should be a part of your plumbers insurance is the [workers compensation policy](#) . If you don't have a workers compensation policy in place,

[then read my blog on why you need it before you do anything else](#)

. But, assuming you have a workers compensation policy in place, then it behooves you to understand in advance just how the claims process works.

Now there are those who may counsel waiting to file a claim until you know the size of the claim and then just paying the small claims out of your pocket to protect your experience modification factor. Let me start this discussion by saying that I believe that type of strategy carries risks that could put you out of business. So, I feel you should definitely file every workers compensation claim that happens in your business.

There are a few things to know about workers compensation claims in NC. First is that the NC State Industrial Commission manages the claims information process on all claims and there are certain rules and procedures that you must follow in filing your claims. We will take a look at them one at a time.

First of all you must file a notice of the workers compensation claim with your insurance company. Most plumbers hate doing paperwork , but in this case you need to be careful and follow the rules. All NC workers compensation claims must be filed on the Form 19. This claim form can be found at the industrial commission website and you can print a blank form there and complete it, or contact your insurance agent for the form. The claims form must be filed in a timely manner and this means within 5 days of the accident or injury occurrence. If you habitually ignore this time requirement, you may find yourself having to track down a new insurance company for your plumbers work comp coverage, and usually at a higher rate. So, take quick action and complete the form and file it with your agent or your company right away.

The form 19 will require information about the accident itself, a report from the injured employee's supervisor as well as wage and hourly information on the injured employee. Remember that with NC workers compensation insurance, the amount of benefits that the injured party is entitled to is often driven by their wages.

The rules also require that you provide a copy of the completed Form 19 to the injured

employee or the employee's representative (read lawyer) at the same time that the Form 19 is submitted to the insurance company. Last of all, you must give your injured employee a blank Form 18 which is a form they can use should they wish to contest the claim settlement. You can obtain blank Form 18 copies the same way you got the form 19, [by clicking here](#) , or you may call the NC Industrial Commission at 800-688-8349.

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