Accidents happen – it's part of life. Whether the accident warrants a quick trip to the emergency room or a lengthy hospital stay, medical expenses are often involved. When the accident occurs on the job, it's the employer who picks up the tab. Workers compensation insurance is not an optional policy for most businesses! Why? As a rule, a company in North Carolina with three or more employees is required to purchase workers compensation insurance to cover medical expenses, permanent disability, and a portion of the injured employee's wages. On-the-job injury resulting in the death of an employee is also covered; a death benefit is paid to the worker's beneficiary. Companies can't afford not to purchase workers compensation insurance: under the law, a company who pays into workers compensation is protected from civil lawsuits regarding injuries on the job. If you choose not to buy workers compensation insurance for your company because you have less than 3 employees, you will still be required to pay all workers compensation losses out of your pocket. Don't overlook this policy, doing so could destroy your company.

At Clinard Insurance Group, we understand workers compensation insurance very well. We understand the importance of getting your injured employees back to work as quickly as possible to reduce the size of your claims. In NC, your workers compensation losses will count against you and will drive up your future rates. We generally prefer to place workers compensation insurance for our clients with a specialized work comp insurance company, one that only writes this coverage and understands how to use loss control techniques to reduce the size of the claim. In addition, when you purchase workers compensation insurance in North Carolina, it is very important that you understand the audit process and how this feature of the policy can make or break your cash flow. Most of our policies have a pay as you go, self audit

that will reduce the time and effort that you have to put into your workers comp insurance as well as protect your cash flow.

Don’t trust this important insurance issue to just any agent. You need experience and guidance to get this policy set up correctly. Small tweaks related to understanding how this policy works can save you huge money down the road. Give us a call today and put our top notch, experienced work comp insurance agents to work for you to get you the right policy for your business at the best price, not just today, but the best price tomorrow as well.