

[Workers compensation insurance](#) for many industries, especially those in construction such as [painting contractors](#)

,  
[HVAC companies](#)

,  
[electricians](#)

,  
[landscapers](#)

and

[plumbers](#)

just to name a few, can be a huge piece of the insurance budget. In addition, with workers compensation insurance in NC, your policy is experience rated, which means your losses follow you around for years and add to the cost of your particular policy. So why don't more contractors embrace safety training?

The answer of course is complicated but one of the biggest reason you see so little safety training in the small contractor's world is that either the contractor doesn't understand how much it can impact his bottom line, or if he does, he just doesn't know where to start. This is where company selection can be crucial to the small contractor. There are some companies out there that specialize in workers compensation insurance and don't deal in any other types of policies. One of the advantages of using these types of companies is that often they will provide you with lots of safety training tools for free.

These tools can range from helping you meet posting requirements in your shop to advice and help with safety services and even helping you develop and create a true, on the job safety training program for all of your employees. One example of a company that does this very well is Summit Insurance. Take a quick look at the offerings that they have on their web site by [clicking here](#)

. You can see that they are fully engaged with their clients to help them find ways to reduce accidents and downtime associated with injuries.

Let's face it, when you have a workers comp claim it will cost you money on your policy eventually. But more importantly, think of the immediate costs of stopping work to get your injured employee to the doctor and the downtime associated with waiting on an employee to get back to work. A large percent of accidents that occur on construction sites are preventable with better education and better rules enforcement. If you are already spending money on a work comp policy, you should ask yourself what your insurance company is doing to help you reduce and prevent accidents. Remember, there is much more to the workers compensation policy

than just the rate, or the bottom line price. As you can see, there are huge hidden costs in the process and you need to hire a workers comp company that will help you manage those huge hidden costs.

[Clinard Insurance Group](#) is a NC insurance agent who specializes in helping small contractors and construction trades all across North Carolina. We understand your difficulties and we speak your language. We have developed specialty programs for all different types of small contractor groups including a

[landscapers insurance program](#), and [electricians's insurance program](#)

, a

[special insurance program for painters](#)

, an

[HVAC insurance program](#)

, a

[plumbers insurance program](#)

and many others. If you need help with your business insurance, please call us toll free at 877-687-7557 or visit us on the web at

[www.thecontractorshelper.com](http://www.thecontractorshelper.com)

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