

***We make it happen by putting you first.***

# WORKERS' COMPENSATION NEWSLETTER

This is a newsletter of interest to professionals who provide services to Injured Workers.

## Why Is an Attorney Needed For Workers' Compensation?

Statistics show that many people do not seek advice when they are injured on the job even though they know it is important. Following are four common reasons why people do not hire a lawyer immediately after an injury:

1. They do not know if they need a lawyer, therefore they are hesitant to talk to one.
2. They do not know a lawyer personally, so they do not bother to look for one.
3. They are not sure they can trust a lawyer, so they do not want to use one.
4. They believe it when the insurance companies tell them that they will end up with less money if they hire an attorney. (By the way, this is absolutely FALSE)

### Why does someone need a lawyer for a workers' compensation claim?

Immediately after being injured in an accident, the insurance company or employer will have an arsenal working against the employee. The arsenal includes adjusters, investigators, and attorneys who all are looking out for the best interest of the company and pushing to get the employee back to work even if they are not able.

Many job injury victims are already in distressed physical, mental, and financial

situations. Understandably, they choose not to deal with finding an attorney because of the perceived hassles. Some of these employees, in an effort to avoid legal fees, represent themselves. Many times these situations see the employee call for an attorney after they realize they are in over their head. In that time frame, when they were not represented by a professional, they might have already made damaging statements to the employer or insurance company that even the most experienced workers' compensation attorney cannot undo. Plus, if a worker waits too long to get legal help they run the risk of not filing a Form 18 in a timely manner and it will be harder to find evidence and witnesses.

The employers and insurance companies work fast while an employee is unsure about their options for a reason. They do not want them obtaining experienced representation because they know it will be a battle from there on out. Hiring an attorney "levels the playing field" to ensure the worker gets maximum benefits for their work injury. Hiring an attorney may be totally unnecessary, but at the least a worker needs to call an attorney to understand exactly what they may be up against.



## Training for Your Group or Office

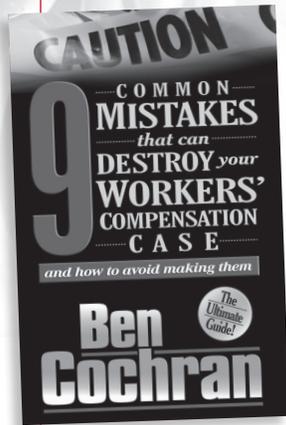
We are available to conduct workshops or short training meetings, tailored to the needs of your office staff. **There is no charge for this.** Please call our office to make arrangements for in-service training, or talks to groups and organizations on any area of Workers' Compensation law.

**1-800-  
LAWYER-NC**

Call or visit [www.asklawyernc.com](http://www.asklawyernc.com) and enter your questions. You will get answers by an attorney the same day, confidentially and with no obligation.

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

## **Worker's Compensation Book For FREE**



Ben Cochran, a Board Certified Specialist in Workers' Compensation Law, has written a new book for injured workers and consumers to educate them as to the pitfalls on the Workers' Compensation claims process. *9 Common Mistakes that can Destroy your Workers' Compensation Case* is written in plain English without the legal mumbo jumbo. This book will help you learn what you should and should not do when pursuing a Workers' Compensation claim.

**If you or your office would like some free copies for your staff, patients or clients, please call 1-800-600-7969 and we will get you as many copies as you need.**



**Do you  
know  
someone  
who has  
been injured  
on the job?**

### **What is Workers' Compensation?**

To protect an injured worker from loss of income if injured at work and for payment of medical bills, the State Legislature adopted the North Carolina Workers' Compensation Act. The legislative intent of the Act is to make employers responsible for the injuries of their employees who were injured by accident in the furtherance of the employer's business. This Act provides workers with full compensation for medical bills and partial compensation for lost wages if they have been injured on the job. The Act also compensates injured workers for any permanent disability or lasting inability to earn the same wages due to the compensable accident.