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advice and products since 1937.*



Understanding the nuances of workers compensation insurance, helps you make better decisions for your business.

Workers Compensation is designed to provide coverage for an injured employee's medical care and a portion of the income they lose while they are unable to return to work. The benefits paid to the injured worker are determined by State statute. Workers compensation is a "no fault" system. Workers receive benefits regardless of who was at fault in the accident. If a worker is killed while working, workers compensation provides death benefits for workers dependents. In addition to injuries from accidents, workers compensation covers injuries employees may sustain from other events that may occur while they are working, including workplace violence, terrorist attacks and natural disasters. Once an injured employee accesses the workers compensation system they cannot sue their employer for additional benefits. Should an injured worker decide not to accept workers compensation benefits he can sue his employer under common law. In this situation, a separate section of your workers compensation policy known as employer's liability will respond.

Controlling and managing the cost of workers compensation is critical to the success of your business. The ability to control the cost of workers compensation is centered on your loss experience. Employers can impact their loss experience in two ways, avoidance of the claim initially and proper management of a claim once it has occurred. Formation of a Safety Committee, regular safety meetings and onsite inspection by you and your insurance carrier all raise awareness of workplace safety among your employees. The result is fewer less costly claims and lower premiums.



When a claim does arise, prompt reporting is extremely important. The efficient and timely processing of a claim leads to lower claim costs. Establishing "return to work" procedures and "light duty" assignments where possible also provide employees an opportunity to return to work more quickly, reducing the overall cost of the claim.

Under the Rhode Island workers compensation laws, officers of a corporation can waive coverage for themselves. This opportunity is limited to the officers listed with the office of the Secretary of State. While this does provide a savings to the corporation, we do not recommend this course of action. When an officer voluntarily waives themselves from coverage, your health insurance provider may not provide coverage for work related medical expenses.

For more information and/or assistance in establishing your own safety program please contact us at 401-352-3000.