



Everything you need to know about Workers' Comp Insurance (but were too bored to ask)

Q: Do I have to have workers' compensation?

A: Yes, every employer with paid employees in California is required to have workers' compensation. Penalties for not having workers' compensation are stiff and can cost anywhere from \$1,000 per employee and or up to \$10,000 in fines.

Q: Is it true that State Fund is our only option?

A: No, there are over 20 different insurance carriers in the state of California. Just because you are operating in the nonprofit sector doesn't mean you only have one option. One Connect Insurance Solutions has access to workers' compensation programs you can't get anywhere else.

Q: What will a workers' compensation policy cost me?

A: Workers' compensation premiums are determined by several different factors including the type of work being performed, accident history and total payroll. Not all carriers rates are created equal so it's best to make sure that you're not overpaying for insurance.

Q: Do I need a safety program for workers' compensation?

A: Having a safety program is an important step in managing your risk for operating a business and keeping your insurance rates low. In addition to helping keep your employees safe, insurance carriers also take safety programs into consideration when setting your insurance premium. One Connect can help you design and implement a safety program at no cost to you!

Connect with us to see how we can help!

Call: 831.566.9753

Click: www.1connectinsurance.com

Connect: info@1connectinsurance.com