



WORKERS' COMPENSATION

What is Workers' Compensation? Workers' compensation is an employee's "exclusive remedy" to offset the paid and lost time of a work-related injury or illness. This coverage provides prompt payment of wage-loss benefits and medical treatment. The State of Michigan requires all private employers to have workers' compensation coverage if they regularly employ three or more workers at one time; or during the preceding 52 weeks, they have regularly employed at least one worker for 35 hours or more per week. Employers who may be exempt can find that voluntarily providing workers' compensation benefits is the best way to protect workers and the business against the cost of work-related injuries.

Why can you trust CIA Financial Group to provide you with the best possible Workers' Compensation Program?

- As an independent insurance agent, **WE DO THE SHOPPING FOR YOU.**
- We represent several insurance companies, so we are positioned to provide you with the maximum choice of coverages and benefits for the best price.
- CIA Financial Group agents are licensed by the State of Michigan and offer comprehensive customer service.
- We will help you determine if you are required by the State of Michigan to carry workers' compensation coverage.
- We will help you classify personnel as employees or independent contractors.
- We review your policy at every renewal to verify you are still receiving the best coverage for the best price.
- We will be your advocate to assure you receive superior claims service.
- Because we offer a wide range of services under one roof, you are able to take care of all your insurance needs in one location.

For over 30 years, CIA Financial Group in Shelby Township, MI, has been providing individuals, families, business owners, and corporate executives throughout Michigan with professional service and a range of financial services very few firms can offer. With a wide range of services, CIA Financial Group is *Your Source for Comprehensive Financial Services.*

To discuss your Workers' Compensation needs today, please call us toll free at 1-888-226-7730 or visit us online at www.ciafg.com.

