

An Experienced Raleigh Injury at Work Attorney Explains Your Settlement

Most of the time, a North Carolina [workers compensation claim](#) can be settled without litigation. Although there are several ways a workers' compensation case can be settled, an attorney's advice and involvement can add value to a claim in a variety of ways. It's important to speak with a Raleigh injury at work attorney in order to make sure your claim is being handled fairly.

Impairment Ratings

Some cases are settled based on the impairment rating ordered by the physician. The body is evaluated by separate parts: fingers, hands, arms, back, legs, feet, etc. A maximum number of weeks of benefits can be paid based on whichever part of the body is injured. The impairment rating allows the worker to get whatever percentage of the maximum number of weeks is payable for that part of the body. Your Raleigh injury at work attorney will help you determine if the rating was too low.

Wage Differentials

Another type of settlement is based on the wage differential between pre and post-injury wages. These payments are limited to 500 weekly installments. Insurance companies typically resist paying these claims even when the worker is entitled to it.

Permanent and Total Disability Can Also Be Obtained with a Raleigh Injury at Work Attorney

The third form of settlement is for permanent and total disability when the injured worker is unable to return to any work. Injured workers are only entitled to payment for total disability for a period of 500 weeks from the date of first disability and must re-prove disability after that initial period. Insurance companies strongly resist these claims. Attorney involvement is usually needed to receive benefits for [permanent and total disability](#).

Your Lawyer Can Help You With Your Lump Sum Settlement After a Workplace Accident

Normally, an injured worker would have a period of time to claim future medical care or reopen his case. However, some insurance companies wish to “clincher,” which closes the case forever. They will usually pay a lump sum in order to close the case. A clincher of a case stops your right to receive payments for additional medical care, to reopen the case for a change of condition, or to have another hearing before the Industrial Commission. Great caution should be exercised when a clincher agreement is proposed to [avoid workers' compensation mistakes](#). A Raleigh injury at work attorney can take steps that will add value to the claim, for example, by estimating the costs of future medical care or the potential for a change of condition.

What happens if I settle my workers' compensation claim and then my condition worsens?

If you settle your case on any agreement other than the clincher, you have two years from the final payment of compensation to reopen the case to receive additional lost wages if your condition materially worsens.

Contact a Raleigh Injury at Work Attorney from Martin and Jones Today

Deciding if you should accept a worker's compensation settlement is a very complicated decision. You need to know if you are receiving your maximum compensation and if you're being treated fairly. We encourage you to contact a Raleigh injury at work attorney today before you take less than you deserve.