

Raleigh Workers' Compensation Lawyer Ben Cochran Hails Media Scrutiny of 'Ghost Policies'

Cochran, a Board Certified Specialist in Workers' Compensation Law and managing partner of Hardison & Cochran, says a newspaper's recent investigative series has brought needed attention to a problem that impacts many North Carolina workers.

Raleigh, N.C. ([PRWEB](#)) September 20, 2012 -- A newspaper's in-depth examination of businesses that cheat workers by skimping on insurance coverage might spur important reforms, says [Raleigh workers' compensation lawyer](#) Ben Cochran of Hardison & Cochran.

The Raleigh News & Observer recently published an investigative series called "The Ghost Workers" about businesses that cheat by misclassifying workers and [buying a minimum amount of workers' compensation insurance](#) – sometimes called a "ghost policy" – to cover workers who are injured or killed on the job.

"The result is that workers are not adequately protected," says Cochran, a Board Certified Specialist in Workers' Compensation Law and managing partner of Hardison & Cochran, a [Raleigh personal injury and workers' compensation firm](#) that assists injured workers throughout North Carolina.

"The company saves money on premiums," Cochran explained, "but all it takes is one accident, and an employee is dead or disabled for life. That is hardly a fair balance."

North Carolina businesses with three or more employees must either obtain workers' comp insurance or certify that they can cover the costs of worker injuries. Those with less than three employees are exempt.

Companies skirt the rules by wrongfully classifying day-to-day employees as independent contractors and purchasing a "ghost policy" to cover the occasional worker who might be hired during the year, the newspaper explained in its series.

"The problem is rampant in North Carolina," said Cochran, whose firm's book, *Nine Common Mistakes That Can Ruin Your Workers' Compensation Case And How To Avoid Making Them*, offers tips for Tar Heel workers.

"It is especially widespread in the construction industry, where workers are always coming and going. But this is just the sort of work where insurance is needed because it is so dangerous," he said.

Statistics bear Cochran out. According to "The Ghost Workers" series, there are at least 30,000 North Carolina businesses that should have workers' comp coverage but don't.

"We have to protect our workers," said Cochran, who represents clients in cases involving personal injury, [workplace accidents and disability benefits](#). "Our hope is that this excellent investigative series will not only bring awareness to a serious problem but will also spur public officials to do something about it. Meanwhile, our firm will continue fighting for the rights of North Carolina workers.

Cochran is a member of the American Trial Lawyers Association, the North Carolina Bar Association and the North Carolina Advocates for Justice, where he is in the Leaders' Forum.



About Hardison & Cochran, Attorneys at Law

[Hardison & Cochran, Attorneys at Law](#), is a highly respected North Carolina personal injury, workers' compensation and Social Security disability law firm with offices in Raleigh, Durham, Fayetteville, Dunn, New Bern, Southern Pines and Wilmington. The firm's practice areas include car accidents, truck accidents, motorcycle accidents, boating accidents, dog bites, dangerous drugs, defective medical devices, nursing home abuse and negligence and traffic violations. The firm's Raleigh office is located at 4800 Six Forks Rd., Suite 220, Raleigh, N.C. 27609. For more information, call the firm toll-free at (800) 434-8399 or use its [online contact form](#)



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