

Workers Compensation

*Understanding the employer's role
and the insurance company's role*

Risk Control Services

Employers must understand their obligations and rights under workers compensation laws. Although the laws and regulations can be complicated, a few key elements of a workers compensation program offer employers essential tools for controlling the return-to-work path for injured employees.

Understanding the legal framework

Workers compensation is:

Mandatory insurance

Employers must carry workers compensation insurance for their employees. The benefit levels are determined by the state legislature.

No-fault

This concept was originally developed to eliminate litigation in workers compensation. Rather than trying to determine whether and how much the worker or employer was at fault for each accident, now no negligence need be proven.

Exclusive remedy

In a trade off for not having to prove employer negligence, employees generally cannot seek additional damages from their employers. They are free, however, to pursue appropriate third-party recovery.



Continued on reverse

Your Business Insurance Specialists

THE
State Auto Group

Injury on the job in the course and scope of employment

Employees are covered for all activities performed in the course and scope of employment. They generally are not covered if performing activities that are not work-related.

It's an accident

Most injuries happen through human or mechanical error and are unintentional. Workers compensation laws were designed to offer protection for both the employer and the employee.

The role of the insurance company

Workers compensation insurance is experience-rated: your costs are based upon your losses. Operating as a team, we can work to lower your losses and your premiums will go down.

Understanding workers compensation insurance

Employers essentially pay for their own losses. The higher their losses, the higher their costs. All insurance plans are loss sensitive to some degree. Smaller businesses on "guaranteed cost" insurance programs see the benefit of reduced losses gradually. Their premiums are based on a three-year loss experience (experience modification factor or "mod"). As losses go down, premiums also go down. Larger companies with a deductible, retrospectively rated, or self-insurance program see results of reduced losses immediately. All employers can dramatically reduce their costs by reducing their losses.

Workers compensation costs are based on an employer's losses over time. Every injury, every day away from work for an injured employee contributes directly to your workers compensation costs. Throughout our program, we work together to speed the recovery of your employees and return them to work as quickly as possible. These actions will lower your costs.

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