

CUTTING THE COST OF WORKER'S COMPENSATION



HOW CAN ACCIDENT AND DISABILITY INCOME INSURANCE HELP?

Accidents happen all the time. And when they happen on the job, employers can face huge costs to cover worker's compensation. Voluntary products like Accident insurance and Disability insurance can help ease the employer's burden.

HOW MUCH ARE EMPLOYERS PAYING?

3 million

The number of nonfatal workplace illnesses and injuries reported in 2012.¹

\$83.2 billion

The amount paid by employers for worker's compensation in 2012.²

\$31.93

In March, 2014 employers spent an average of \$31.93 per hour worked on worker's compensation.³

DISABILITY INSURANCE AND ACCIDENT INSURANCE HELP KEEP COSTS DOWN

42%

42% of all companies that offer access to voluntary accident and disability insurance experienced declines in their worker's compensation claims.¹

31%

31% of all employers experienced a 25% or greater decline in costs while offering Accident insurance.

30%

30% of all employers experienced a 25% or greater decline in costs while offering Disability insurance.

HOW IT WORKS



Policies pay benefits regardless of where the injury occurs, reducing the chance of false claims



Receiving payments from voluntary benefits is simple, many employees will avoid the complications of filing for worker's compensation



Reducing claims reduces the costs employers pay for their workers compensation coverage



Accident and Disability insurance can enhance an employer's benefit package at no additional cost if offered through a carrier providing employee-paid benefits.

¹Rumor confirmed: Accident, Disability insurance can reduce workers' compensation claims." Producersweb.com. April, 2014. ²Worker's Compensation: Benefits, Coverage, and Costs, 2012. National Academy of Social Insurance. 2014 ³Employer costs for employee compensation - March 2014. Bureau of Labor Statistics. 2014.

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