



**INSURANCE
INFORMATION**
INSTITUTE

Overview of US Workers Compensation System

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I.I.I. Mission Statement

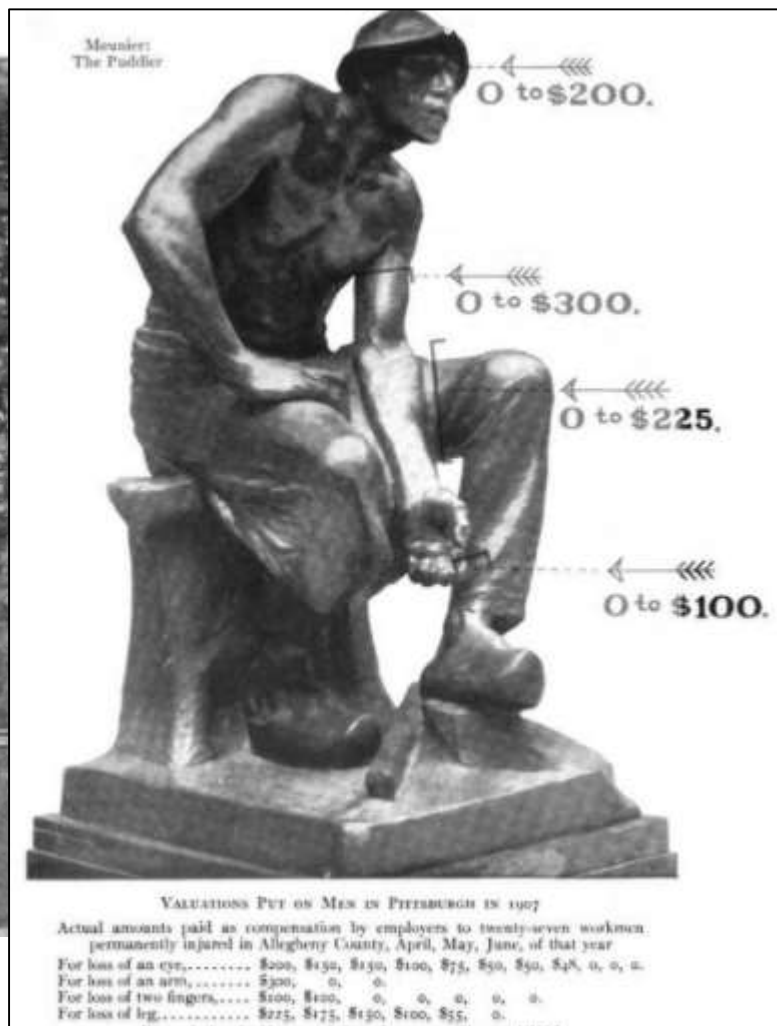
Improving public understanding
of insurance...

...what it does and how it works

1910: Before Workers Compensation

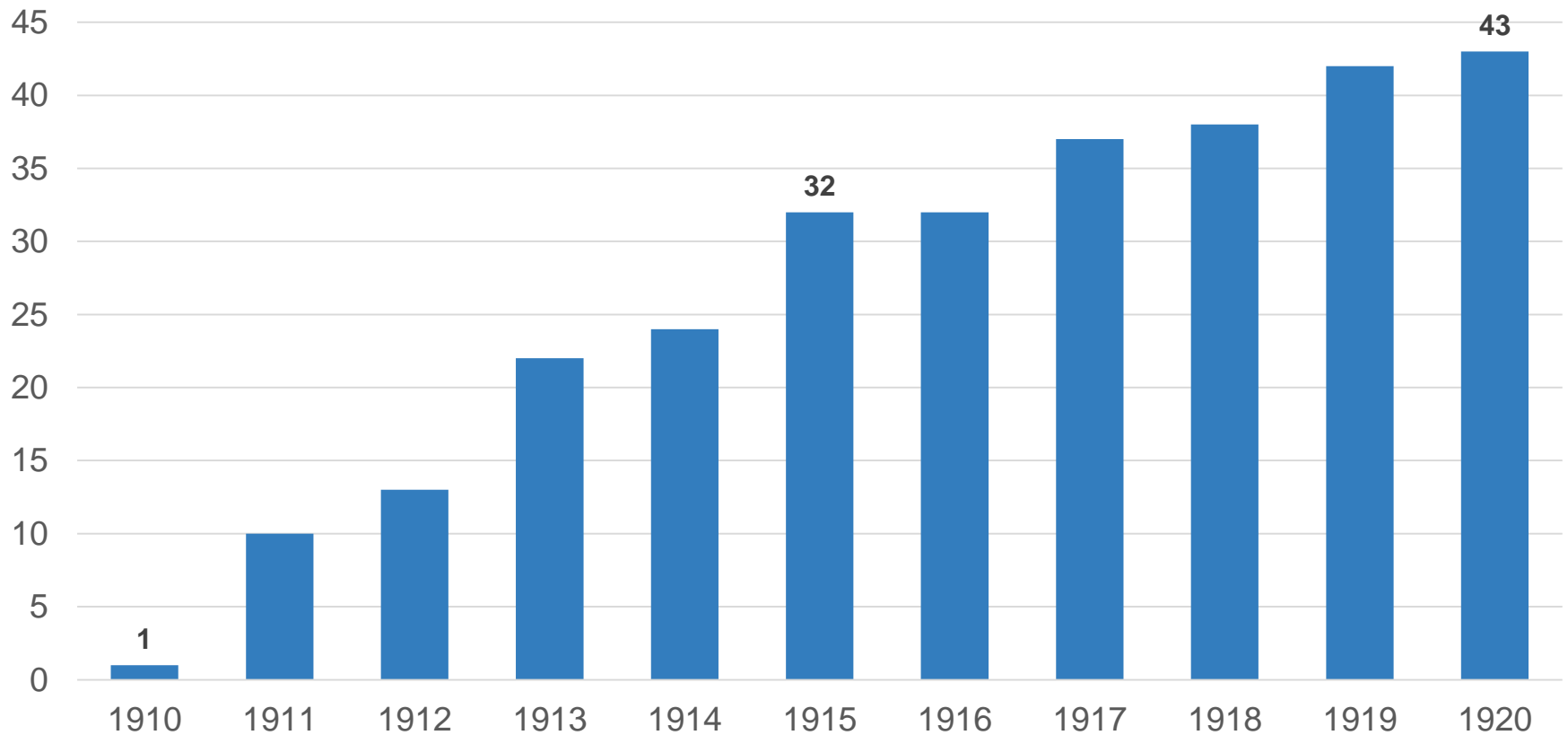


The Worker's Plight



The Grand Bargain

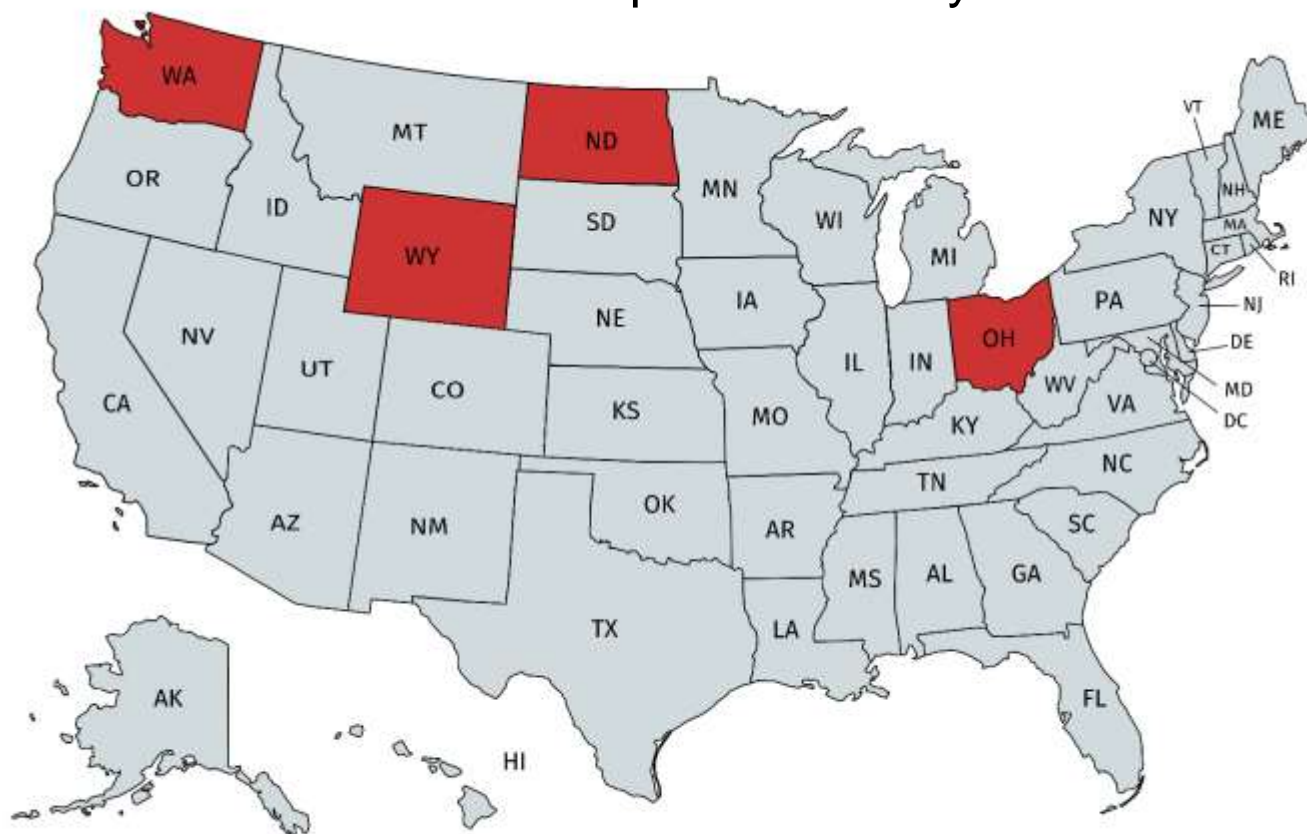
(No. of States with Workers Compensation Laws)



SOURCE: Insurance Information Institute research.

The Role of the States

States with Monopolistic WC Systems



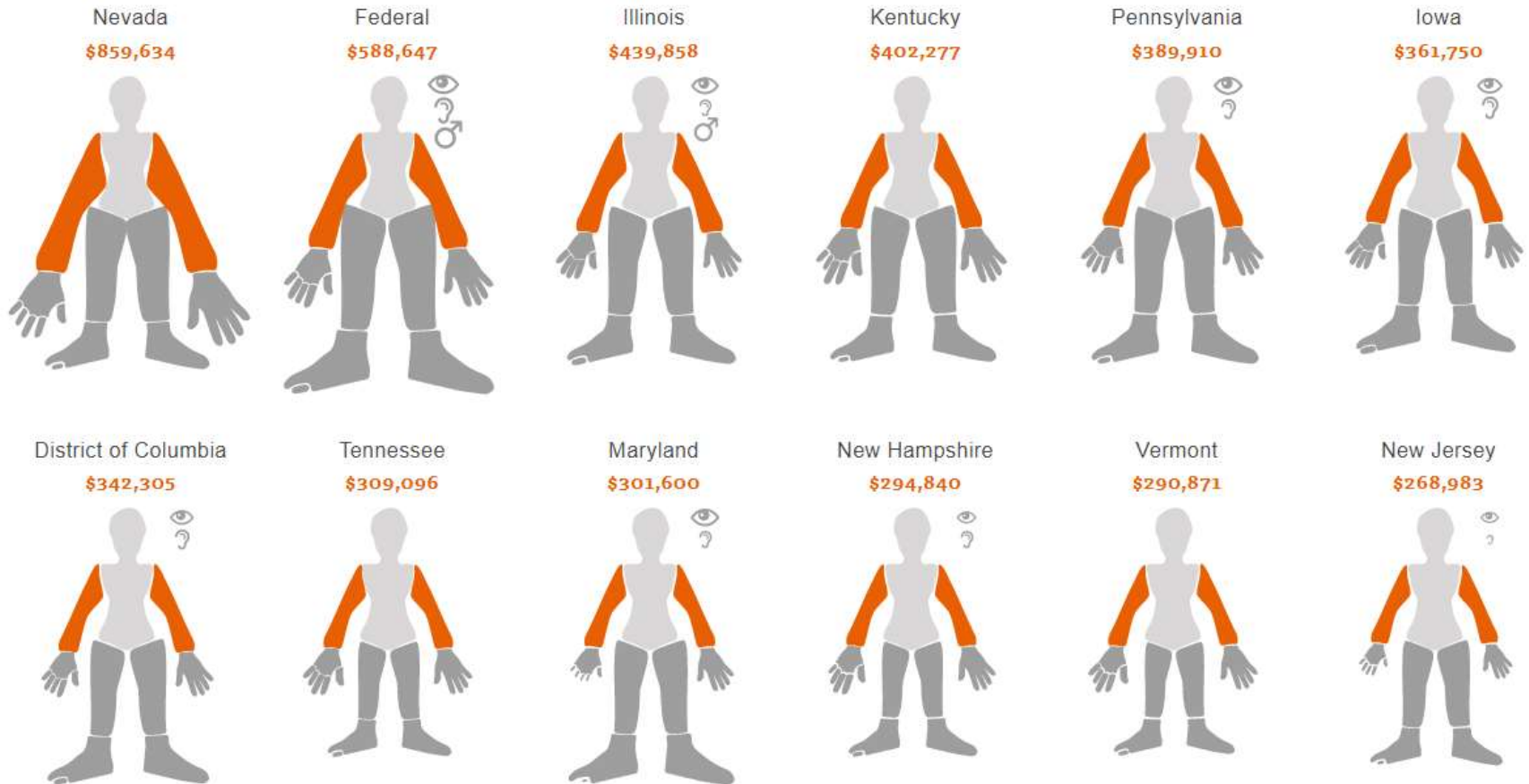
Created with mapchart.net ©



SOURCE: Insurance Information Institute.

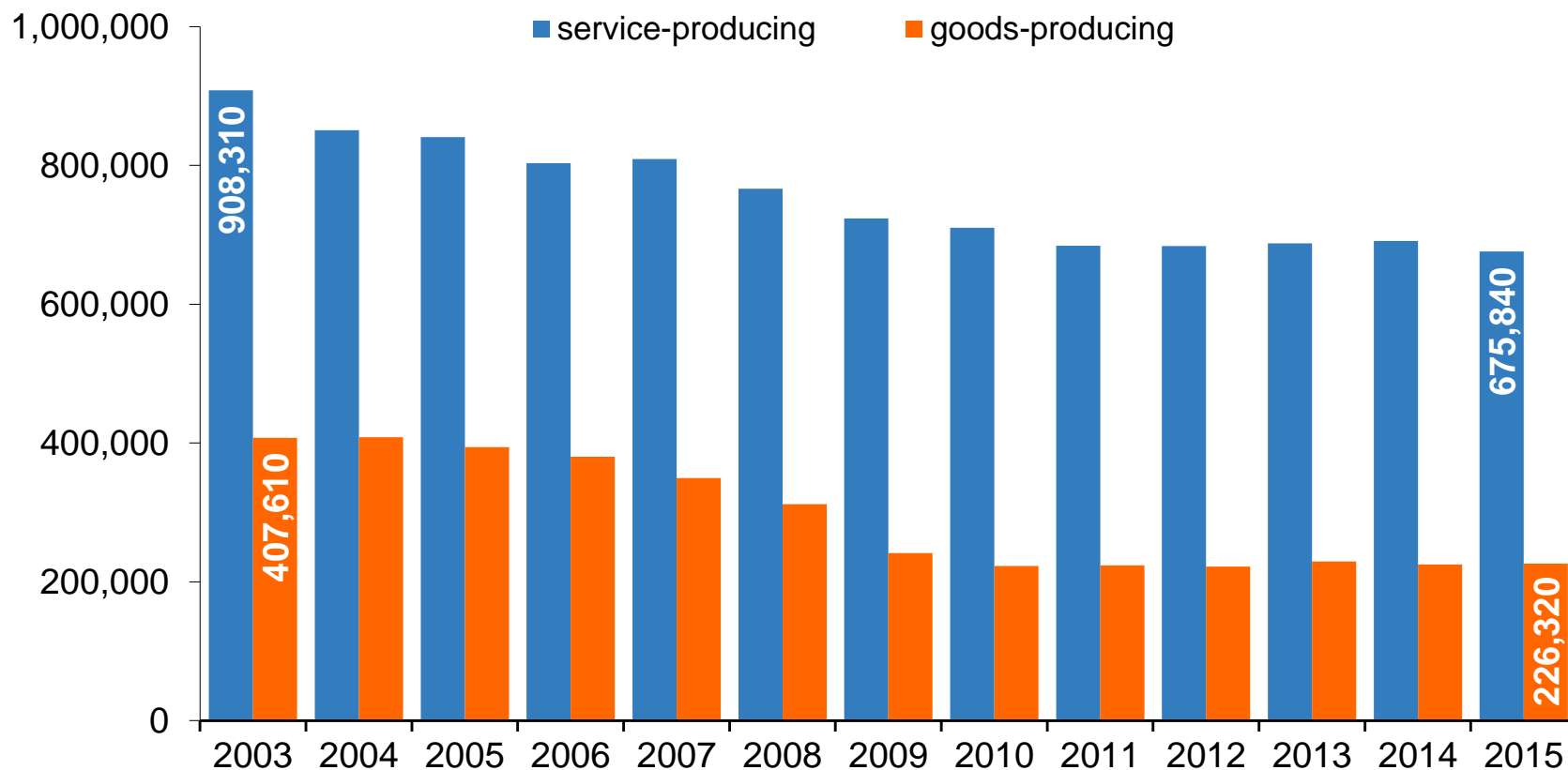
Benefits Varies by State

The average maximum compensation for one **Arm** in **The USA** is **\$169,878**



Does the System Work?

(Number of Work-Related Injuries and Illnesses)

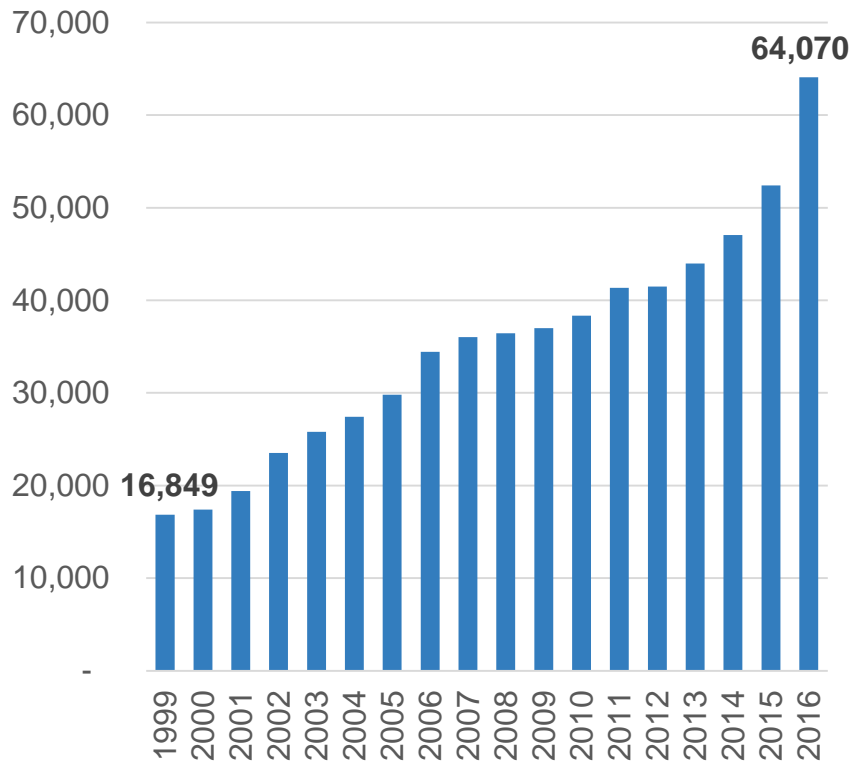


Source: U.S. Bureau of Labor Statistics, *National Occupational Injuries and Illnesses Requiring Days Away from Work, 2015*, Table 1, released November 10, 2016, and earlier releases.

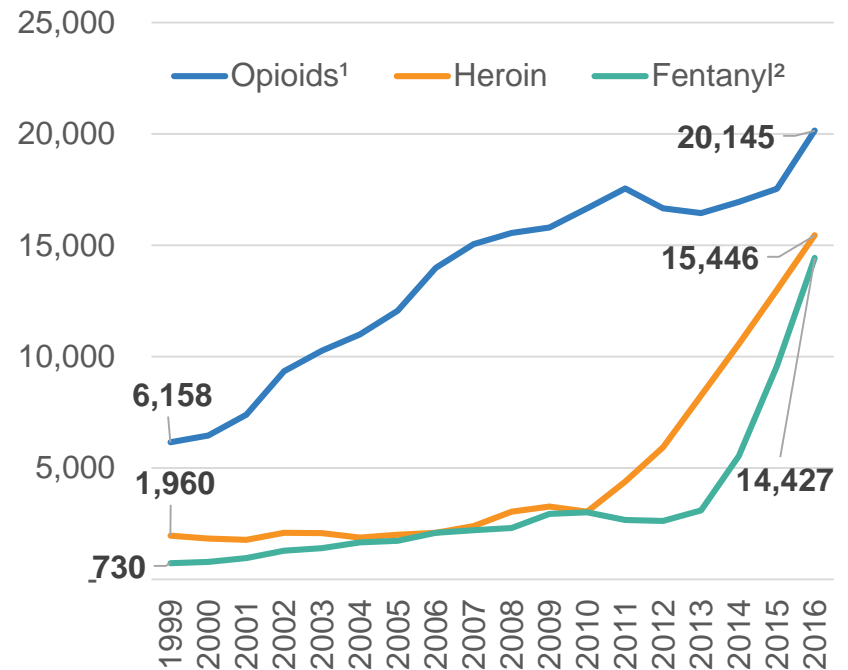
Current Issues

The Opioid Epidemic

Overall Drug Abuse Deaths



Opioid-Related Deaths



¹Opioids less synthetic opioids

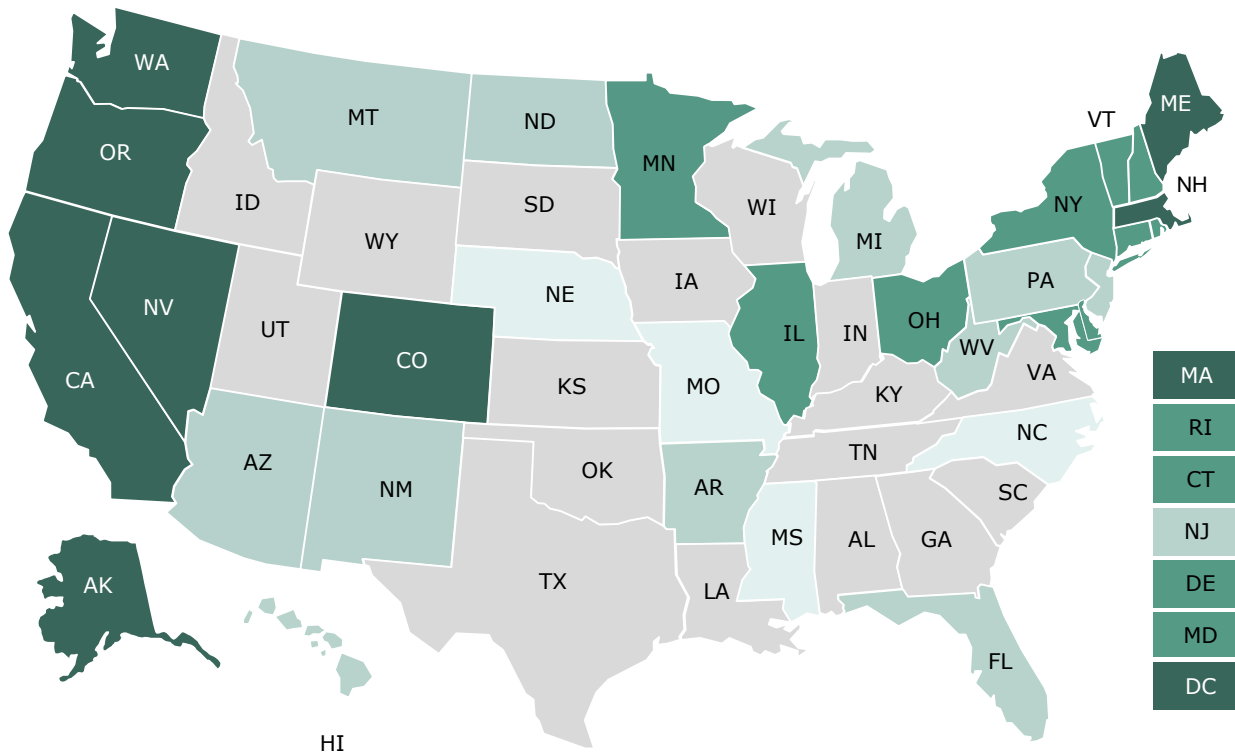
²Fentanyl and other non-methadone synthetic opioids



SOURCE: National Institute on Drug Abuse.

Medical Marijuana

Fully legal
 Medical use legal and recreational use decriminalized
 Medical use legal
 Recreational use decriminalized
 Fully illegal



Congressional Cannabis Caucus

Rohrbacher
(CA)Blumenauer
(OR)

Young
(AK)

Polis
(CO)

Summary

- ▲ Workers Compensation Has Worked in United States for More Than A Century.
- ▲ Law Is Result of Grand Bargain Between Labor and Management.
- ▲ Every State Has Its Own Workers Compensation System.
- ▲ The System Evolves to Address Emerging Issues.



Thank You!
Questions?