

Are you interested in reducing your Workers Compensation Claims?

Without further ado:



- **Employers who offer *voluntary accident insurance* noticed declines in their workers compensation claims. Specifically:**
 - Small employers saw a 34% decline overall
 - Medium employers saw a 34% decline overall
 - Large employers saw a 55% decline overall
- **In examining their volume of workers compensation claims and the amount of decline, declines of 50% or more were determined to be significant or very significant:**
 - Small employers reported a 15% significant/very significant decline
 - Medium employers reported a 13% significant/very significant decline
 - Large employers reported a 12% significant/very significant decline
- **Interestingly, large employers also saw a 29% moderate reduction in workers compensation claims of between 25 and 49%.**
- **Employers who offer *voluntary disability insurance* noticed declines in their worker compensation claims. Specifically:**
 - Small employers saw a 43% decline overall
 - Medium employers saw a 33% decline overall
 - Large employers saw a 47% decline overall
- **In examining the volume reduction in workers compensation claims, a reduction of 50% or more was determined to be significant or very significant:**
 - Small employers reported 18% significant/very significant decline, and 17% moderate decline between 25 and 49%
 - Medium employers reported 18% significant/very significant and 7% moderate decline between 25 and 49%
 - Large employers reported 11% significant/very significant and 20% moderate decline between 25 and 49%

Source: “Critical Care and Recovery Quantitative Study, Lieberman Research Worldwide and Aflac, December 2013.” Approximately 600 employers were surveyed.