

Top Employer Concerns Regarding Workers' Comp?

In today's difficult economy, many companies are looking to save money any way that they can. Whether it is reducing the workforce or working longer hours to meet demand, many businesses have had to change the way they operate to help their bottom line. For employees, this could have a very serious impact on workplace safety.

Zywave's Workers' Compensation Safety Survey recently examined the top employer workers' compensation insurance concerns for 2012. They asked businesses in several different industries, including construction and manufacturing, what they considered to be the most important items regarding workers' compensation matters.

It comes as no surprise that cost was number one on the list. Of the 3,500 employers surveyed, 59 percent were most concerned about cost issues. Increasing exposures was second on the list at 35 percent.

For injured workers, this could prove to be unsettling news. Employers focused on cost issues may not be paying attention to the underlying problems placing workers at risk. Failing to address safety issues in the workplace may lead to more accidents, and more workers missing work to recover.

Many workers who are recovering from their injuries return to work and perform light-duty tasks. This allows a person to get back working as soon as possible. However, the study also highlights a serious issue for employees, as only 45 percent of those responding to the survey reporting having a light-duty plan in place. Those workers who would be able to work on these particular tasks would be out of luck.

Being injured on-the-job can be a difficult time for anyone

trying to make ends meet. It is important to report your injuries as soon as they occur, as failing to do so may potentially jeopardize workers' compensation benefits in Pennsylvania.

Source: Insurance Networking News "[Top Workers' Comp Concerns Revealed](#)" Pat Speer, March 19, 2012.