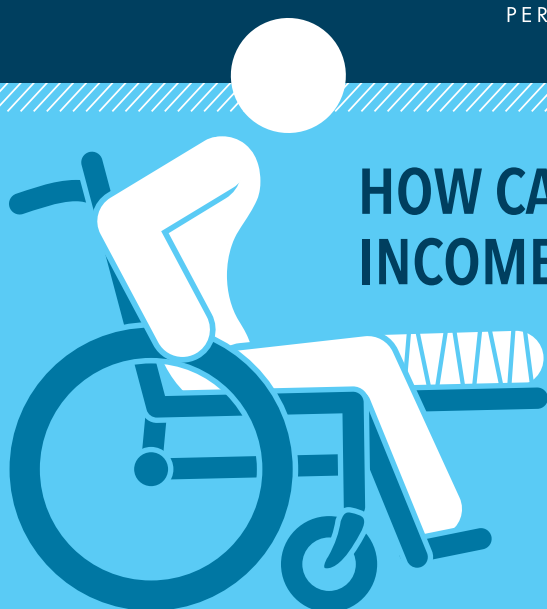


# CUTTING THE COST OF WORKER'S COMPENSATION

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**Voluntary Benefit Solutions**<sup>®</sup>  
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## 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.<sup>1</sup>

**\$83.2 billion**

The amount paid by employers for worker's compensation in 2012.<sup>2</sup>

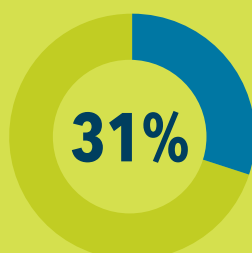
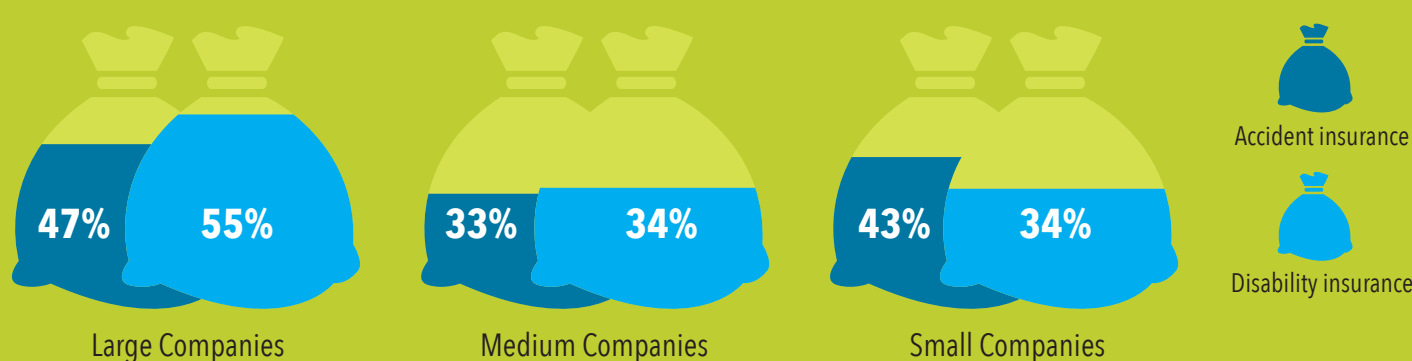
**\$31.93**

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

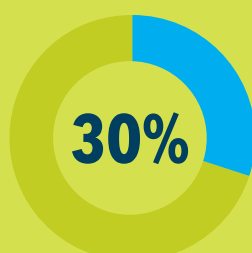
## DO DISABILITY INSURANCE AND ACCIDENT INSURANCE HELP KEEP COSTS DOWN?

Disability insurance and Accident insurance cause a decrease in worker's compensation costs for companies of all sizes.

### COMPANIES WHO EXPERIENCE A DECREASE IN COSTS BY COMPANY SIZE



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



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

**\$0**

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

<sup>1</sup> "Rumor confirmed: Accident, Disability insurance can reduce workers' compensation claims." Producersweb.com. April, 2014.

<sup>2</sup> Worker's Compensation: Benefits, Coverage, and Costs, 2012. National Academy of Social Insurance. 2014

<sup>3</sup> Employer costs for employee compensation - March 2014. Bureau of Labor Statistics. 2014.

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