

Supplemental insurance benefits may help reduce workers' compensation claims

Workers' compensation insurance is an important and, in many states, required benefit that pays employees a portion of their salary when they're out of work due to an injury or illness sustained on the job. Because of the high direct and indirect costs of claims, companies are naturally looking for ways to reduce their workers' compensation claims.

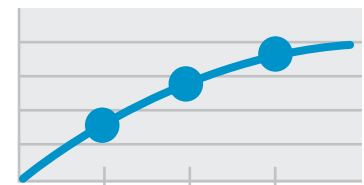
Supplemental insurance benefits could be the answer.

Aflac conducted a nationwide survey of **1,500** benefits decision-makers to determine attitudes and trends influencing employer-provided benefits. According to the study:

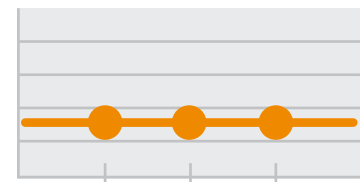
Within the last 3 years, **58%** of respondents saw an **increase** in their **workers' compensation insurance premiums.**



20% of employers who saw a change in their premiums saw their **MOD** (modification factor) **increase** over the past three years



and **38%** said it **stayed the same.**



Of employers who offer supplemental insurance, more than **50%** offer supplemental accident insurance. Of those who offer this benefit...



51% say they have seen a **decline in workers' compensation claims** since doing so.

40% of those companies report seeing a significant **reduction of 50-74%.**

34% say they have seen a very significant reduction in workers' comp claims (**a reduction of 75% or more**).

The 2016 Aflac WorkForces Report is the sixth annual study examining benefits trends and attitudes. The study's surveys, conducted by Lightspeed GMI, captured responses from 1,500 benefits decision-makers and 5,000 employees across the United States in various industries. For more information, visit AflacWorkForcesReport.com.