

## WORKERS COMP SETTLEMENT CHART (AVERAGE PAYOUT)

Type of injury	Examples	Average settlement amount
Mild head injury	Mild concussions, minor swelling	\$1,000 to \$30,000
Moderate head injury	Concussions, skull fractures	\$30,000 to \$60,000
Severe head injury	Long-term brain trauma	\$60,000+
Mild foot injury	Scrapes, cuts, minor injuries	\$1,000 to \$23,000
Moderate foot injury	Fractures, sprains, strains	\$23,000 to \$60,000
Severe foot injury	Torn ligaments, amputations	\$60,000+
Mild eye injury	Swelling, irritation, corneal abrasion	\$1,000 to \$23,000
Moderate eye injury	Eye burns, temporary vision loss, detached retina	\$23,000 to \$48,000
Severe eye injury	Permanent vision loss	\$48,000
Neck injury	Whiplash, cervical dislocation, pinched nerve, neck fracture	\$56,000+
Back injury	Disc problems, degenerative joint disease	\$20,000 to \$25,000
Mild knee injury	Bursitis, contusions, tendonitis	\$1,000 to \$22,000
Moderate knee injury	Fractures, sprains, strains, minor tears	\$22,000 to \$33,000
Severe knee injury	Ligament tears, amputations	\$33,000+

# Rate Regulation Of Workers Compensation Insurance

**Patricia Munch Danzon, Scott E.  
Harrington**



## **Rate Regulation Of Workers Compensation Insurance:**

*Rate Regulation of Workers' Compensation Insurance* Patricia Munch Danzon, Scott E. Harrington, 1998 In the 1980s and the early 1990s America's system of workers compensation insurance was in trouble As medical costs grew and benefits and compensable injuries expanded costs of this insurance skyrocketed In response the states imposed price controls but those controls caused unforeseen and negative consequences The authors define the problems trace the regulatory responses and analyze the effects of rate regulation Workers' Compensation Insurance Rate Regulation Study, 1982 **Analysis of Workmen's Compensation Laws**, 1964 **Compendium on Workmen's Compensation** Chester Arthur Williams, Peter S. Barth, United States. National Commission on State Workmen's Compensation Laws, 1973 Commentary on social security legislation in respect of employment accident benefits in the USA examines statistical data on occupational accidents and the economic implications thereof covers employers liability occupational pension schemes vocational rehabilitation provisions legal aspects administrative aspects costs etc includes a comparison of selected countries and considers social policy alternatives ILO mentioned References and statistical tables Rate Regulation, Safety Incentives, and Loss Growth in Workers' Compensation Insurance Scott E. Harrington, Patricia M. Danzon, 2011 We analyze the relationship between insurance rate regulation inflationary cost surges and incentives for loss control using state level data on workers compensation insurance for 24 states during 1984-90 Regulators often responded to rapid loss growth during this period by denying rate increases or approving increases that were less than initially requested by insurers We test whether rate suppression increased loss growth by distorting incentives for loss control Our regressions indicate a positive and statistically reliable relationship between loss growth and lagged measures of regulatory price constraints suggesting that rate regulation increased the frequency and or severity of employee injuries **Workers' Compensation Insurance: Claim Costs, Prices, and Regulation** David Durbin, Philip S. Borba, 2007-08-27 The articles in this volume were first presented at the Seventh and Eighth Conferences on Economic Issues in Workers Compensation sponsored by the National Council on Compensation Insurance A principal objective of the Conference series has been for workers compensation insurance researchers to apply state of the art research methodologies to policy questions of interest to the workers compensation insurance community This community is a rather diverse group it includes employers insurers injured workers regulators and legislators as well as those who service or represent these groups e.g. physicians rehabilitation specialists labor unions Despite this diversity and the variety of agendas the Conference series continues to address many important policy questions Readers familiar with the Conference series and the four previously published volumes should notice an evolution in terms of the topics addressed in this volume In the earlier conferences the topics were more often concerned with the underlying causes of the tremendous increase in workers compensation benefit payments In the present volume however only four of the fourteen chapters directly concern workers' compensation insurance benefits while the other ten concern

the pricing of workers compensation insurance This is not to suggest that workers compensation cost increases have abated In 1989 workers compensation incurred losses exceeded 45 billion to continue the annual double digit cost increases Two explanations can be offered for the somewhat altered focus of this volume First despite the continued increase in prices the financial results for the workers compensation insurance line continue to be poor *The Future of Insurance Regulation in the United States* Martin F. Grace, Robert W. Klein, 2009-12-01 A Brookings Institution Press and Georgia State University publication Important changes have buffeted the insurance industry over the past decade The 1999 repeal of key provisions of the Glass Steagall Act unleashed a wave of conglomeration in financial services as bank holding companies acquired insurance and securities businesses and to a much lesser degree insurance companies acquired securities firms and banks Rivalry within the sector has intensified insurance companies have developed products that compete directly with the offerings of banks and securities firms and vice versa In addition the industry has become increasingly global Against this backdrop pressure has been building for fundamental changes to the structure of insurance regulation in the United States Despite several court challenges over the years insurance continues to be regulated by the states Many insurance companies view state regulation as an increasing drag on their efficiency and competitiveness and support a federal regulatory system However powerful stakeholders including state officials state and regional insurance companies and many insurance agents oppose federal regulation As a result proposals to establish an optional federal charter OFC for insurance companies and agents remain mired in fierce debate *The Future of Insurance Regulation in the United States* gathers some of the country's leading experts on financial regulation to assess the case for an enhanced federal role in the insurance sector They pay particular attention to the merits of an OFC and how it might be designed They also consider the principles that should guide insurance regulatory policies regardless of the institutional framework and examine the implications of financial convergence and the internationalization of insurance markets for an optimal regulatory structure The debate over insurance regulation has only grown in complexity and intensity since the financial crisis began in the fall of 2008 This book will both inform and help to shape those critical discussions Contributors John A Cooke International Financial Services London Robert Detlefsen National Association of Mutual Insurance Companies Martin F Grace Georgia State University Robert W Klein Georgia State University Robert E Litan Ewing Marion Kauffman Foundation and Brookings Institution Phil O Connor PROactive Strategies Hal S Scott Harvard Law School Harold D Skipper Georgia State University Peter J Wallison American Enterprise Institute

**Federal Statutory Exemptions from Antitrust Law**, 2007 **Research Handbook on International Insurance Law and Regulation** Julian Burling, Julian M. Burling, Kevin Lazarus, 2012 Global insurance and its rapidly evolving law and regulation demands international research To this aim the Handbook offers a truly international collection of essays Highly renowned experts analyze the key topics currently under international discussion and development While representing a diversity of national jurisdictions the focus lies on the largest insurance jurisdictions USA UK and Germany but newly

important jurisdictions like Brazil and China are considered as well a most valuable and important contribution to international insurance law literature Manfred Wandt Director of the Insurance Law Institute Goethe University Frankfurt Germany This Research Handbook is published at an opportune time A global review of insurance law and regulation is underway Much reform happens locally with little reference to developments elsewhere and this Research Handbook brings the strands together It is a comprehensive review by distinguished authors from different backgrounds including both leading academics and practitioners They consider the definitions of insurance its economic underpinnings comparative law and regulations actual and proposed reforms the effects on underwriting and claims and how insurance is studied and taught Good laws and regulation benefit the market and its customers Bad laws and regulation do the opposite This book is required reading for all involved in the reform process David Hertzell Law Commissioner Globalisation has had no greater impact in the commercial world than on insurance the law which governs it and the risks it seeks to address Those who inspired this publication and the contributing authors are to be thanked for providing such a necessary and useful reference source It covers so much of what insurance professionals need to be aware of in the insurance law world of the twenty first century Michael Gill President of the International Insurance Law Association Given its economic importance insurance is a field that has been underserved as an area of academic study This detailed book provides much needed coverage of insurance law and regulation in its international context Produced in association with Lloyd's it draws on the expertise both of academics and practising lawyers Containing 30 comprehensive chapters it provides in depth studies on key areas such as the role of international organisations the judicial interpretation of insurance contract clauses and transnational regulatory recognition It also provides thorough introductions to important jurisdictions including the EU US and Japan as well as focusing on newly emerging economies such as China and Brazil Specialist topics covered include regulation by and of Lloyd's the tort of bad faith in the US microinsurance and takaful insurance This well documented resource will appeal to academics and students in insurance law and regulation policymakers and private practice lawyers The book also aims to stretch the imagination of anyone with an interest in insurance law and regulation providing detailed analysis and avenues for further investigation

*Insurance Rate Litigation* J.K. Mintel, 2012-12-06 The idea for this book came from my decision to update an article by Roy C McCullough entitled Insurance Rates in the Courts published in the June and July 1961 issues of the Insurance Law Journal When this project began the intention was to produce a similar journal article surveying insurance rate litigation between 1960 and the present using basically the same organization followed in the seminal article However the volume of reported cases during the last twenty years was much larger than anticipated and the issues being litigated had expanded dramatically The project grew as my study progressed and the resulting book surveys more than three hundred disputes involving insurance ratemaking and insurance rate regulation The fruition of this project would not have been possible without the consistent encouragement and criticism of Roy McCullough and it is with gratitude that I acknowledge his

continuous and valuable assistance to me in this effort Once an initial draft was prepared a number of my associates cooperated by reading and commenting on the manuscript I would like to give special thanks to Michael J Miller and James F Perry who unselfishly shared their time and knowledge to improve this work Needless to say none of those who read the manuscript is responsible for any errors in concept or detail that may remain      **Perspectives on Insurance Regulation**

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*Workers' Compensation* Terry Thomason,Timothy P. Schmidle,John F. Burton,2001 Traces trends in workers compensation since 1960 with particular reference to the State of Rhode Island Addresses effects of deregulation and other changes in insurance pricing arrangements assesses benefit adequacy vs affordability measuring employers cost etc

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